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FRANK LESLIE'S  
**ILLUSTRATED**  
NEWSPAPER

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FAIRY STORIES BY THE SEA.—A SCENE ON THE BEACH AT CAPE MAY.—FROM A SKETCH BY G. A. DAVIS.—[SEE PAGE 71.]



FRANK LESLIE'S  
ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL.

RUSSELL B. HARRISON.

WESTERN DEPARTMENT, 161, 163 Randolph Street, Chicago.  
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Our next amateur and professional photographic contests. See particulars on page 75.

THE leading editorial contribution to FRANK LESLIE'S next week will be on the subject of "Looking After Our Own," and will refer to the necessity of protecting the foreign rights of American inventors. The Hon. Francis Forbes, of New York, the writer, was the American member of the recent International Patent Congress assembled at Madrid. He is thoroughly familiar with his subject and handles it with skill and vigor.

A SUGGESTION.—"THE LESLIE CIRCLE."

MR. HOWARD W. BENJAMIN, of Hartford, Conn., writes to inquire: "Do you not think it would be a good idea to arrange some plan by which the many amateurs who entered your late photographic contest could become acquainted by correspondence, the object being to exchange photographs? I think it would be very instructive, and by this means views of this beautiful country of ours could be brought home to each of us, certainly in a very happy manner. We might have a circle, or something of that sort."

This suggestion strikes us favorably, and it agrees with suggestions received from a number of competitors in our first contest. We have accordingly determined hereafter to print weekly the names of those who send in pictures for the second competition, omitting, of course, the real signatures of those who object to their publication whenever a request to that effect is made, and giving simply initials or a *nom de plume*.

We shall be very happy to bring the competitors in our contests into closer relations. To that end we have decided to call the informal association of contestants "The Leslie Circle of Amateur Photographers." We heartily invite every amateur who loves his art and who aspires to improve it, to send us samples of his work, enter the competition, and thus become a member of "The Leslie Circle."

We shall be very happy to facilitate the interchange of communications between the members of this Circle, and to hear from any of them at any time regarding matters concerning photographic art. Perhaps some of them would like to make inquiries regarding photographic work. Perhaps others would like to give the results of their practical observations and experiments. If a general interest is shown in the matter, we shall be glad to devote a column or more every week to "The Leslie Circle."

At any rate, let us hear from the contestants as to what they think of the proposition of the Hartford amateur.

HENRY CLEWS ON WALL STREET.

IT seems to be the fashion among a great many people, and pretty good people they are oftentimes, to decry Wall Street, and to declare that the influence of Wall Street is detrimental to the business interests of the country. They speak of it as of some poisonous plant whose pestilential odors breed mischief and disease on every hand, and they cry aloud for its utter annihilation.

Now, it is perfectly true that speculative syndicates and pools are oftentimes organized in Wall Street, and advance the prices of stocks and securities or depress them artificially, without any reference to their actual value or the conditions prevailing generally in the country at the time, or particularly with regard to the corporations which those securities represent. But movements of that sort are the exception in Wall Street, and by no means the rule. Outsiders who know nothing of the neighborhood of the Stock Exchange may think differently, but a very casual investigation of the facts in the case will show that what I say is true. As a general thing, the condition of Wall Street indicates not the result of manipulation on the part of speculators, but the conditions, financial and industrial, which exist throughout the country. Speculators may tamper with these at

times, but it is impossible for any combination of men to change or direct the effect of these essential conditions for any considerable length of time any more than it is possible for a human being to defy the laws of nature. An irreverent operator in grains once, commenting on the failure of a pool to put up the price of wheat and maintain it in the face of a big crop, declared that it was no use trying to buck against God Almighty. He can upset the bears every time; and the student hears more truth expressed in these few words than he does in whole columns of sermons and tirades preached against Wall Street by ministers and moralists, who only have a vague and indistinct idea of the subject about which they are talking.

Wall Street is the pulse of the nation. As the minute-hand on a clock denotes the fractional changes of the hour, so the fluctuations in the Wall Street market show the rise and fall in the business temperature of the country. Let there be any activity in mercantile or manufacturing circles, and it is immediately reflected in the Stock Exchange and on the other exchanges where values are depending on public confidence. On the other hand, when values are affected unfavorably in the country at large, a depressing effect is noticed in Wall Street immediately, and the prices of securities and products take a lower turn. Wall Street is by no means the gambler's paradise that it has been pictured. The tricky operator may for the time promote the effect of favorable conditions beyond what is legitimate, or unnaturally depress them, but in the long run he is bound to be swallowed up.

Whatever people may think, Wall Street is not polluted by operators who are intent on making corners or distributing unfavorable rumors concerning good properties so that they shall make money on declining quotations. There is no place in the business world where more hard work, closer calculations, keener insight into affairs and philosophical conclusions are demanded and supplied than in the bankers' and brokers' offices in the neighborhood of the Stock Exchange, and there is no class of men who watch events more closely and more intelligently than the operators who belong in these offices.

It was to Wall Street that the Government came for help when money was needed to carry on the late war, and it was from Wall Street that the assistance came which made the continuance of the Government a possibility. Was it a gathering of gamblers and selfish speculators who gave this assistance? That question can scarcely be answered in the affirmative. Wall Street has always been ready to respond to any claim, public or private, where financial or business problems were to be solved. It is true, I repeat, that men who have the insignias of a gambler have taken advantage of the opportunities afforded in Wall Street, but these are not the men who conduct the real business of the Street, and who represent the Stock Exchange. If it were so, Wall Street would not be the place it is, where the surplus money from all over the world flows for investment. Investment in what? Not in pools and syndicates, but in the securities of the corporations which are dependent on the material development of the country, and on which the material development of the country depends.

What would the railroads of the country have been without Wall Street? What would their projectors have done if they would have had to have gone around from one large city to another to raise the money necessary for their construction? We would not have had the railroad system that we have to-day if Wall Street had not been in existence, and if it had not been possible to negotiate the sale of bonds there wherewith to build them. That once granted, think of the fertile lands that these networks of rails have opened up to millions from all nations of the globe, and the enormous increase of wealth thus secured for the development of our national resources. If this line of thought is pushed to its conclusion, we must credit Wall Street not only with the railroads and the railroad system, but with having given employment to all the men who are engaged in the management and operation of the roads, and the men, also, who work in all the trades that contribute to railroad building, including car building and locomotive building of all kinds. These amount to 2,000,000, and are a power in the country to-day. While it is unfortunately true that disreputable projectors and managers have, especially through the medium of construction companies, made use of railroads for the purpose of swindling capitalists, yet in spite of such great abuses, the railroad system propagated by Wall Street capital has been chiefly instrumental in the development of the wealth and prosperity of this country.

Wall Street is not only indispensable to this country, but foreign nations are feeling the necessity of its existence more and more every day. The London Stock Exchange and the Paris and Berlin Bourses would become insufferably dull if the New York Stock Exchange were to be closed for a week or for a day. The progress of great industries depending upon them would languish, just as our railroads, telegraphs, and other enterprises would suffer if deprived of Wall Street. The talk about abolishing Wall Street is nonsense pure and simple. Our great financial centre is fast approaching the point when it will become the great clearing-house of the world's enterprises and industries. As I have said before, in the course of evolution and a higher civilization we may yet be able to get along comfortably without Congress, but without Wall Street, never.

*Henry Clews*

A BRIGHTENING PROSPECT.

THE recent extraordinary advance in the price of farm products, and especially of corn and wheat, has changed the temper of many Western farmers who have been inclined to attribute to protection the protracted decline in the value of their crops.

That excellent newspaper, the Topeka (Kansas) Capital, declares that the farmers of Kansas now see clearly that the low price of corn in the past was not due to a betrayal of the farmers by the predominant party in Congress. The rise in the price of that

cereal from twelve and fifteen cents to forty and fifty cents a bushel demonstrates that it is "a condition and not a theory" which confronts the farmers of the United States. It predicts, in view of existing conditions, an old-time Republican victory in Kansas this fall.

The Capital shows that while the corn crop of Kansas this year will only be about one-quarter of what it was a year ago, it will bring within \$3,750,000 of the value of the enormous crop of 1889. While the wheat crop of this year is less than two-thirds in quantity of what was raised in 1889, it will bring nearly \$1,000,000 more than last year's crop, and the oat crop \$3,000,000 more. These three great crops of Kansas will realize, in spite of their shortness, nearly \$500,000 more than the crops of last year.

But beyond this, the Topeka Capital says the farmers of the State have on hand, left over from last year, an amount of corn nearly equaling the crop of this year, and a large quantity of wheat and other grains, all of which, in view of the recent rise in values, will net returns that will put the farmers of Kansas in much better shape than they were a year ago. It adds that the amount of farm loans paid off in Kansas during the last seven months exceeds that of the same period in any recent year, and that the loan companies are not having difficulty with mortgages on farms, but rather with mortgages on city property, doubtless the result of inflation and booming operations.

The croakers who have been bewailing the condition of business affairs and charging it to the Harrison Administration, have forgotten entirely that an equal or even greater depression existed during the closing years of Mr. Cleveland's Administration. Unless all signs fail, we are on the eve of a time of great prosperity. If this should prove true, will the croakers frankly confess their mistake, and will they go a step farther and credit a Republican Administration with bringing the return to prosperity?

A WELL-SPENT LIFE.

THE sons and the daughters of wealthy parents can glance back over the life of the Rev. Charles L. Brace, who recently died in Switzerland, and find in the narrative many suggestions for careers of usefulness. The son of a noted educator, a graduate of Yale, a trained scholar, and an observant traveler, he began in young manhood to devote himself to the amelioration of the condition of the poor in the overcrowded tenement districts of New York. What he had seen of the gaunt poverty that stalks about the streets of London impressed upon him the duty he owed his fellow-man in his native land.

He was the organizer of the Children's Aid Society. He founded the Newsboy's Lodging-House, which is said to be the only institution of its kind in the world. He sought to give shelter to the homeless, the orphan, and the wretched, and, by meeting the wants of the suffering, to reach their hearts and elevate their characters. One of his biographers says that the Children's Aid Society, during the thirty-five years of its existence, placed over 70,000 outcast children in good homes, principally upon farms, and had the pleasure of seeing many of them grow up worthy and prosperous citizens. In the lodging-houses established through the efforts of Mr. Brace in the lower wards of this city, over 200,000 boys and girls have been cared for, helped, and uplifted.

While children in these institutions were taught to be self-supporting, helpless little ones, too young to know their wants or to appreciate their condition, were cared for in summer homes by the sea-shore. In such work as this Mr. Brace found room for the exercise of all his talents and much of his time. He was a prolific writer of books of travel and instruction, but his lasting monument must be found in the success of his life-effort to uplift the lowly, to help the helpless, and to rescue the perishing.

There is an infinity of work of this kind to be done here in New York, and in every American city. Those who see it and agonize over it are, for the most part, helpless to undertake its hardships, and, unfortunately, those who are amply provided for this philanthropic labor have little disposition to enter upon it.

RETALIATION VS. RECIPROCITY.

THE workingmen and farmers of the United States would be more greatly benefited by a policy of retaliation in dealing with foreign governments than by a policy of reciprocity, though we do not say that the latter policy might not be in some respects proper and advantageous.

For years France and Germany have restricted the importation of American hog products, while England has undertaken by a series of oppressive measures to limit the importation of American cattle and other American products. A mere note of warning to these countries that unless these restrictions were removed we would retaliate by placing greater obstacles in the way of French, German, and English importations to this country, would have speedily broken down the barriers to American commerce.

While Canada has been bickering over ill-conceived contentions regarding the intrusion of our fishermen on Canadian rights and privileges, this Government has permitted the Canadian Pacific Railroad, organized, subsidized, and sustained by the Dominion Government, to have free access across our border, while in active competition with American railroads, and while exempt from the stringent regulations of the Interstate Commerce law. The implied purpose of Secretary Windom to withdraw some of these extraordinary privileges extended to our most active competitor at the North has excited the favorable comment of the American press, and aroused intense interest on the part of the Canadian authorities.

It is a fact that while with the keenest diplomacy and most relentless competition Canada, England, and other foreign countries have persistently sought to supplant our own manufacturers, these same Governments have on the slightest pretext been demanding and insisting upon additional favors. "Reciprocity" is apparently a word not found in foreign dictionaries, and "retaliation" appears to have been omitted from our own. Until we demand our rights from other lands it would be unwise for us to ask for free-trade privileges.



The policy of retaliation first, rigidly enforced, might bring about a basis upon which reciprocity would be possible. Such a policy would change the situation and make foreign competitors quite as anxious for reciprocal trade relations as we are, and perhaps a great deal more.

### SOME AMAZING FACTS.

WE doubt if a hundred people in the United States know how much money is disbursed for pensions by this Government, how it is distributed, and the number of pensioners.

In a chart printed on one of the pages of FRANK LESLIE'S ILLUSTRATED NEWSPAPER this week, and prepared by the eminent statistician, Mr. F. W. Hewes, are presented in graphic form tables showing the number of pensioners on the rolls, the number of claims allowed, and the amount annually paid during each fiscal year from 1861 to 1889; the number of pensioners on the rolls at each agency, the number by States, and the amount of money dispensed at each agency during the fiscal year ending June 30th, 1889, besides other tables of equal interest.

It is an amazing fact that, more than a hundred years after the close of the Revolution, we have twenty-seven widows and two daughters of Revolutionary soldiers still drawing pensions on the Revolutionary War rolls.

Large as the pension expenditures are, the entire amount paid for pensions since 1861 is less than the war expenses of the single year 1865. We cannot undertake to go into details. The tables themselves, supplemented by the memoranda printed with them, tell the story in concrete form. They are well worth studying, and, we have no doubt, will be preserved by many of our readers for future reference.

[We shall shortly print another chart, showing in convenient and graphic form the movement of immigrants to this country since 1881. The series of charts by Mr. Hewes which we are printing is the result of enormous labor, and we have secured the privilege of their exclusive publication at great expense. They will be invaluable for future reference to statisticians, students, and to all who have an interest in contemporary history.]

### WHAT WOULD BEAT CLEVELAND.

NEARLY every Democratic State convention held in the West and South thus far this year has come out openly for the free coinage of silver. In the light of this fact it is impossible to conceive how Mr. Cleveland, the outspoken opponent of free silver coinage, can have any respectable showing in the way of delegates from the West or South at the next National convention. All these States, with scarcely an exception, prefer free silver to free trade.

Mr. Cleveland gratuitously announced his free-trade belief, and was promptly defeated by the protection element in 1888. If he should happen to be a candidate in 1892, his gratuitous declaration against free silver would as certainly bring about a second and more disastrous defeat.

There is a warning in Mr. Cleveland's experience to ambitious politicians to keep their mouths shut and their pens still when important topics are not up for discussion.

### PROHIBITION'S DEATH-KNELL.

THE growth of the Farmers' Alliance signalizes the downfall of the prohibition party.

When the Farmers' Alliance met recently at Topeka, Kansas, to nominate State officers, an attempt to insert a clause in the platform indorsing prohibition failed. A new issue has come to the front, and its coming must inevitably lead to the extinguishment of other subordinate issues.

In recent years, both of the great political parties have had to contend with at least one outside factor which has made itself felt at every general election, and not infrequently held the balance of power. The old parties had their experience with the rag baby of Ohio, the greenbacker, the granger, and, last of all, the prohibitionist. As each of these new factors appeared, it supplanted its predecessor. So will the Farmers' Alliance usurp the place that the third or prohibition party has held so stubbornly for the last ten years.

It was the misfortune of the Republican party, especially in the State of New York, that from its ranks the prohibition party drew its strength. It is a rare thing to find a prohibitionist in the Democratic party. Thus it came about that nearly every recruit of the third party in this State was a Republican. With the Farmers' Alliance it is different. While a great majority of farmers are Republicans, the Democracy has a fair representation in the State of New York. The Farmers' Alliance makes a draft upon both of the old political parties for support.

As it is in this State, so it is elsewhere. In the light of past experience we are constrained to believe that there is less to be feared by the Republican than by the Democratic party from the new farmers' movement.

### REDEEMING A CITY.

IF the city of New York is to be redeemed from its misrule it must be redeemed by the efforts of citizens who ordinarily take very little interest in politics beyond voting at elections. Politicians will not save the city. That experiment has been tried. It has failed.

The effort being made through the organization of the People's Municipal League to enlist business, professional, and working men who have been outside of politics, in the movement to select honest and competent city officials next fall, deserves the support of every tax and rent payer, and that means of every man who has a home. The clergymen of the city have been called upon to aid this reform movement. All citizens of intelligence and character, without reference to national politics, are invited to co-operate with the moral forces that have organized for a great contest.

We are glad to see that a systematic effort is to be made to reach the thinking men of this city by a careful canvass of every church. Let the canvass also include every ward and every honest voter intelligence finds a place. By pledging the conscientious voter to go to the polls and support candidates nominated not for their political opinions, but for their intelligence, honesty,

fitness, and capacity for public office, we can depend upon it that the city of New York can be redeemed from misrule.

In such a contest there is no doubt as to the result. The honest men of the city certainly outnumber the rogues, and by a large majority.

### TOPICS OF THE WEEK.

THE appointment of Colonel J. H. Baxter, Chief Medical Purveyor of the Army, to be Surgeon-General is a good one. Dr. Baxter was born in Vermont, was a gallant Union soldier during the war, and was in charge of one of the largest army hospitals in the United States from the time it opened until January, 1864, when he became chief medical officer of the Provost-Marshal-General. His promotion is in the line of civil-service reform.

THE completed account of the population of the United States by the new census makes an aggregate of 64,000,000 people, approximately stated. It is a significant fact that the count was done by the aid of electricity, and for the first time. The counting of 64,000,000 persons is no ordinary undertaking, but it is safe to say that it has been carefully and accurately made, though the result is scarcely up to public expectation and private calculation.

POLITICS makes strange bed-fellows, but politics certainly cannot have made Senator Quay a bed-fellow of Senator Gorman. It would be a strange perversion of politics if the leader of the last Republican National campaign should prove to be mainly responsible for obstructing and preventing the passage of a fair election law, thus subjecting the party again to the taunt of failing, when in power, to right the most grievous wrong of which it has persistently complained.

THE action of the Farmers' Alliance, or Tillman party, in taking control of the Democratic State Convention of South Carolina and ousting, against all precedent, the old State committee, led to a split in the convention. The straight-out Democracy now propose to nominate a ticket. Perhaps this split may tend to a solution of the negro question. The negro vote will have the balance of power in South Carolina if there are two Democratic tickets in the field.

WILL it be believed that the State Constitutional Convention now in session in Mississippi is seriously considering a proposition to allow every person the right to vote who is now entitled to the privilege, and to add one, two, or more votes for each \$250 or \$500 worth of property owned by the voter? In other words, if a voter is worth nothing, he has one vote. If he happens to own a team of mules worth \$250, he has two votes—one for himself and one for the mules.

THE prompt demand by the State Department for reparation from Salvador for contemptuous treatment of the flag on the United States Consulate, during the recent battle in the city of San Salvador, was hastily acceded to, and full satisfaction granted. A little more of this promptness in demanding respect for the flag and for the rights of our citizens would be wholesome. It might put an end to the contemptuous sneers with which the citizens of this country are received in South America, as well as in Europe.

BRAINS seem to be no longer indispensable in the management of some of our great newspapers. Two sensational Paris papers recently published an alleged interview with the United States Minister, Mr. Whitelaw Reid, in which he was made to vigorously denounce the McKinley bill and the protection principle. The New York Herald, with an intention, no doubt, to be enterprising, translated the interview and printed it as authentic. Of course it was at once denied, as every one who read it knew it would be. The Herald might call this enterprise. Good newspaper men would call it a waste of time and space, not to mention cable tolls.

THE clear and convincing argument of Minister Reid against the unseemly policy of the French Government in excluding American pork is refreshing reading. Minister Reid shows that by its action the French Government has deprived its people of much business, and the labor classes of a highly prized and cheap article of food. His suggestion that this Government might deem it necessary to retaliate, and under the pretext of excluding adulterated wine set up barriers against importations from all the French vineyards, is a suggestion that should have occurred to some of the statesmen at Washington. In it there is the basis for a proper request for reciprocity.

DEMOCRATIC papers that have been quoting Mr. Blaine as having said, in his letter to Senator Frye, that the McKinley bill would not open a market for an additional bushel of wheat, have not found room for Mr. Frye's explanation, in the Senate, that Mr. Blaine's criticism applied not to the bill as a whole, but simply to the sugar schedule in it. "The market that Mr. Blaine meant," added Mr. Frye, "was the foreign market simply, and not the home market." Mr. Frye emphasizes his remarks with the fact that the purpose of a protective tariff is not to create a foreign market, but to open up a domestic market, which is worth infinitely more than any market abroad.

RARELY has a greater compliment been paid to a young man than was conveyed by the election to the presidency of Amherst College of Dr. Merrill Edwards Gates, who but recently declined a call to the presidency of Oberlin College, and who for eight years has successfully administered the affairs of Rutgers. Dr. Gates, though only forty years old, is one of the most successful of American educators. A graduate of the University at Rochester, his predilection for his life work was so clear that he was elected principal of the famous old Albany Academy before he had graduated, and that venerable institution under his guidance entered upon a new era of success. Under his management, Rutgers has taken a similar advance, and it is not surprising that Amherst has sought his superior services. Dr. Gates is the son of a well-known controversial writer and abolitionist, and

he has himself been prominently identified with the cause of civil service, ballot reform, and other progressive movements of the times.

WITH a promptness that has characterized it throughout the session, and that is extremely creditable, the House of Representatives has passed the Anti-Lottery bill. It now goes to the Senate. Strangely enough, it is already rumored that certain abhorrent forces are at work either to defeat the bill or to so cripple the measure that it will be powerless to prevent the maintenance of the Louisiana Lottery. It may as well be understood by our representatives in Washington that public opinion is overwhelmingly in favor of the passage of a bill looking to the suppression of lotteries, and the men who stand in the way of this great moral reform risk the danger of getting hurt.

THE Senate has rushed the River and Harbor bill through, gigantic as it was, with what seemed to be unseemly haste. The openly expressed fear of Senator Edmunds that the Treasury would be \$50,000,000 short next June, even if the duty were not taken off of sugar, seemed to have no effect on the Senators, who were bound to serve the local interests of their constituents. The suggestion of Senator Edmunds that an appropriation of \$13,000,000 in bulk—half the amount carried in the bill—would, with the \$5,000,000 unexpended balance of the River and Harbor bill of 1888, be amply sufficient, was not listened to as it should have been. Under the circumstances the President would be warranted in withholding his signature from the bill if it should reach him loaded up in its present shape.

THE Farmers' Alliance is commendable at least in one respect, viz., its attitude of intense opposition to the Louisiana State Lottery swindle, and if it does its work systematically and vigorously it can be an important factor in driving this notorious gambling scheme out of existence. It is noticeable that the shares of the company are said to have depreciated recently from \$1.200 to \$500 in value. The fact that an earnest effort is being made to secure a franchise in South Dakota demonstrates that the lottery company is not altogether certain of its hold upon the State of Louisiana. Signs multiply that this abomination will not much longer be tolerated by the American people. By all means let Congress pass the bill to prevent the use of the mails by lotteries of every description. This is the first important move in throttling a monster gambling device.

THAT wide-awake exponent of the best things and the best men in the newspaper world, the New York Journalist, advises the newspapers of this State to contest the constitutionality of the electric execution law, which forbids newspapers to report the details of the proceedings. It is surprising that the newspapers of the State did not combine to prevent the passage of a law that provided for secret executions. Had they done so, the statute would never have been passed by the Legislature; or, if passed, Governor Hill, we believe, would have refused to sign it. As matters stand, however, the best thing for the press to do is to follow the good advice of the Journalist, and demonstrate in the courts that the law is unconstitutional. Perhaps the easiest way, however, would be to demand the amendment of the statute by the elision of the especially objectionable provision.

SAYS that scintillating writer, Joe Howard, of the New York Press:

"How little the boys, or even men, of to-day know of the great figures of 1861 and 1865. Two millions and three-quarters of another million of soldiers were called out. Nearly 6,000 officers and over 90,000 soldiers were killed in absolute battle, while 2,400 officers and 183,000 soldiers died from disease or accident. For what did these men fight? What did they get? In what estimate are they held to-day by a generation that really knows no more about the Civil War of 1861 and 1865 than of the War of 1812, or that of the Revolution itself?"

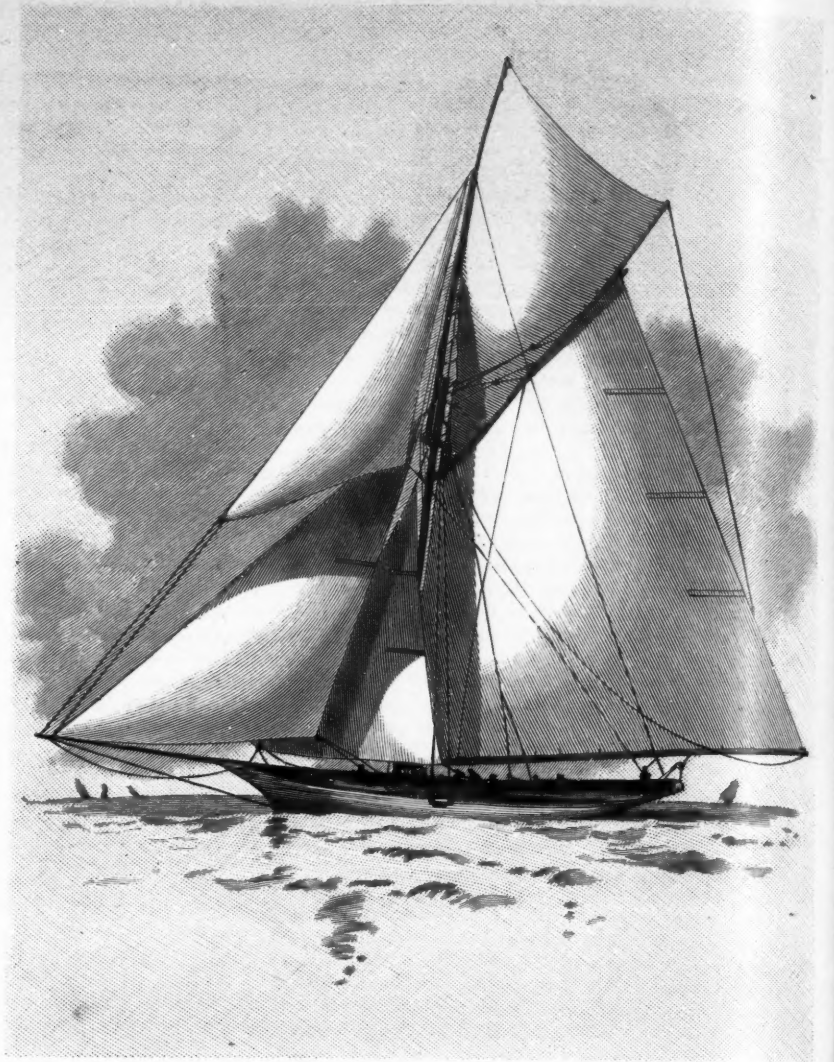
These are words of truth. Had the libelers and caricaturists of the Union veterans, who now revel in their heartless brutality in the public press, dared ten or twenty years ago to print their offensive utterances, nothing would have saved them from the public fury. A new generation has sprung up since the war, made up of mugwumps and dudes, with more brass than brains, more pence than patriotism.

EMPHASIZING the necessity of protecting the tin industry of the United States, Senator Moody said, recently, during the tariff debate, that within the last six years the most extensive and probably the richest tin mines in the world had been discovered in the Black Hills in South Dakota and Wyoming, and that companies had been organized and were ready to commence the necessary improvements as soon as the McKinley bill was passed, and it was demonstrated that they were not to be crushed out by foreign competition. This country pays nearly \$30,000,000 a year for imported tin. It has the tin, the coal, iron, and workmen with which to fabricate its own tin plate and work its own tin mines. It needs precisely the sort of protection that developed the tin industry of England—for it was by the most stringent protection laws that England built up its enormous industrial interests. Three hundred years ago it was not only a misdemeanor to buy a foreign-made hat in England, but it was a crime for any citizen of London to walk its streets wearing upon his head a hat made in France. It was by this sort of cruelly protective measures that England built up its industries. Having built them up, having reduced the price of labor, it seeks the markets of the world, and for a century has had its covetous eyes on the American market, the best in the universe. It is well that the American workingmen have within the past few years realized the true condition of affairs, and united, especially in the manufacturing States, in a demand not only for the continuance of a protective tariff, but also for the extension and strengthening of the protective policy in all directions. In time our industrial interests may be developed by this policy up to a point where we can advocate free trade and meet the world on an equal footing; but it is obvious that so long as our rates of wages are much higher than those of other competing nations we cannot, in spite of many natural advantages, pull down the barriers of protection and undertake an unequal contest for commercial supremacy.

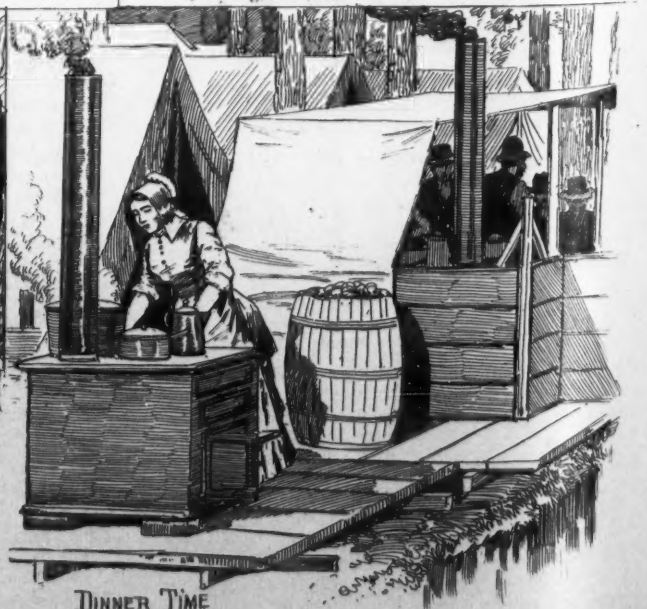




COLONEL WHELOCK G. VEAZEY, THE NEW COMMANDER-IN-CHIEF OF THE GRAND ARMY OF THE REPUBLIC.—[SEE PAGE 71.]



THE LATEST BURGESS BOAT, THE "GOSsoon," VICTOR IN SEVERAL RECENT RACES.—PHOTO BY HENRY C. PEABODY, BOSTON, MASS.



PENNSYLVANIA.—THE GRANGERS' INTERSTATE FAIR AND ENCAMPMENT AT WILLIAMS'S GROVE.





ALEXANDER CLARK, UNITED STATES MINISTER TO LIBERIA.—[SEE PAGE 67.]

#### THE POSTAL-CAR DOG "OWNIE."

"OWNIE" is a dog—a mongrel evidently, and the homeliest-looking cur, probably, in the country. His hair is wiry and his color a dingy gray and a dull white. He is between three and four years old, and eighteen inches high, and he makes his home in the post-office at Albany, N. Y. He is a great traveler, always riding in the cars—more particularly railway postal-cars; but if he gets too far from home he will occasionally get into a baggage-car.

While all railroad men centring at Albany are friends of Ownie's, still his choice of associates is railway postal-clerks, and he will follow them in preference to any one else. Many remarkable stories are told of his doings. One day he secreted himself in the Boston and Albany mail car at Albany, evidently intending to go to Boston. The clerk in charge discovered him and put him out, closing the door. The next day, on going to the car in Boston, Ownie was found sitting on the platform wagging his stubby tail, as if to show his gladness to meet the boys so far from home.

A few months ago he took a trip to Brattleboro', Vt., and evidently lost his bearing, as he was gone several weeks, and his friends gave him up. It ap-

pears that he went to sleep in the mail-car at night, and the telegraph operator fed him in the day-time. After a while a clerk of the Brattleboro' and Palmer route recognized him and remembered that a clerk at Palmer, Mass., was interested in him. He took the dog to Palmer, where he found the clerk playing tennis. Ownie recognized his friend at once, and was so glad to see him that with one bound he jumped clean through the netting.

A short time ago, on the arrival of the mail-wagon at the Albany post-office, a sack of mail was missing. The driver went back to look for it, and Ownie was discovered sitting on it in the gutter. The sack being light, the wind had blown it off, and Ownie had dragged it to the gutter and was watching it. All restaurant keepers around Albany know him, and he is never molested, but receives many good things from the hands of the waiters. He is often taken for Railroad Jack; but they are two different animals, and seem, by their actions when they meet, to be very jealous of each other.

#### THE GOVERNOR OF MINNESOTA.

WE give on this page the portrait of Governor William Rush Merriam, who has been nominated by the Republicans of Minnesota for re-election to the office which he has dignified for the past two years. Governor Merriam is, in the best sense, a self-made man, and his business and political careers have been equally creditable. He is a favorite with the agricultural community, and owed his nomination two years ago largely to their support. His activity and interest in all matters pertaining to the great agricultural interests of the State are entirely natural in view of the fact that he is a large owner of farm land in several parts of Minnesota. There ought to be no doubt at all of his re-election by a handsome majority.



MINNESOTA.—HON. WILLIAM R. MERRIAM, REPUBLICAN NOMINEE FOR GOVERNOR. PHOTO BY M. B. BRADY.

#### THE GRANGERS' INTERSTATE FAIR.

WILLIAMS'S GROVE, down in Cumberland County, Pa., is a picturesque and sylvan resort, which has been for several years past identified with Granger picnics on a colossal scale. During the present week—August 25th-30th—the "grove city" is occupied by the Interstate Fair of the Grangers. In addition to the hundreds of tents erected for the shelter of the picnickers, twenty-seven new two-story cottages have been built. They stand in blocks of fives and sixes, and with their variegated colors make a very pretty appearance. These, with the numerous others of past years, are all engaged for the week. The attendance is unusually large, Patrons of Husbandry coming from all over the Union—East, West, North, and South.

The number of exhibitors of farm machinery, live stock, musical instruments, etc., far exceeds previous years, while the display of farm and garden products is pronounced "simply marvelous." Among the special and interesting features is the manufacture of binder twine on the grounds. A silk-loom is also in full operation every day of the exhibition. The attendance has been large, and the affair is very creditable to its originators.



THE POSTAL-CAR DOG "OWNIE."—PHOTO BY C. H. GALLUP.



IN THE SWAMPS OF NORTH CAROLINA.—RECEIVING MAIL FROM THE NORTH.—[SEE PAGE 67.]



## HOW LIKE ARE YE.

O! northern eyes, when swift the budding May  
Is merged in blooming summer, and the sun,  
Ere yet his roseate glow the night has won,  
Sends forth the light that heralds the new day—  
How like are ye to human breasts, where stay  
The last faint lingering beams of hopes undone,  
While in the soul's fair east, their course to run,  
New hopes arise, and blend them ray with ray.  
Nor night, nor day is this, nor even yet  
The twilight's calm; but an elysian light,  
Diffusion radiant, which doth oft beget  
Such visions that we scarcely know aright  
If joy be ours, or tender, faint regret—  
Or both, in sooth, have made the eyelids wet.

ELLA C. DRABBLE.

## "HAVE YOU SEEN MOSES?"

BY EVELYN RAYMOND.



T was the saddest sound I ever heard.

The first day it set my mind continually wandering from the work in hand; on the second it exasperated me; but on the third I felt that I must answer the mournful question in the affirmative or go mad.

"Have you seen—Moses?"

Over and over again, with its pathetic iteration, its little catching of the breath before the final word, and that emphasis upon the second one which made it such a personal matter. I heard it from the bar across the hall, from among

the group of loungers on the hotel stoop, beside me at the post-office window, all up and down the straggling street—everywhere throughout the small mining town in which the interests of my employers had stranded me.

To the credit of my kind I must say that I rarely heard an impatient retort given to the appealing inquiry. Rough miners would break off in the middle of an oath and answer with unlooked-for gentleness; "No, Pop; I hain't seen him."

Some would merely smile and shake their heads kindly, and one exceptional brute would thrust his hand in his vest-pocket—the abomination of the chestnut-bell had just gravitated to Boomville—and ring his little admonition in the other's ear. He had done this for the second time within my hearing and within the space of an hour, when I could bear it no longer. I wheeled around from the table, strewn with the company's maps and charts, and demanded, savagely: "Who is that man, and what does he mean by that eternal question?"

The landlady—she was landlord as well, her husband being a poor thing with good clothes on—stopped dusting and looked at me gratefully. She had disturbed my solitude unceremoniously enough, and I had at first resented it; till I found out that the poor creature had come "from Cawncord way," and was suffering for news of far-off New Hampshire. After satisfying her to the best of my ability, and having regretfully assured her that I did not know "the Dows from 'round Contocook," she had still hovered near me. She felt, no doubt, that I had almost the claim of relationship upon her hospitality because I had passed through Concord on my way to the West, and had had the good fortune to be born among the granite hills of her native State.

She sat down near me. "The poor fellow is—well, nobody knows, exactly. He came to Boomville some months ago. He had a son with him, and he told me that it was on account of the boy's health. He bought a little tract of land out toward the gulch, and put up a shanty. He didn't seem to care much whether he made any money or not. If the boy felt like work, work it was; if he didn't, it was all one to his father. So it 'peared, any way. He was the handsomest young chap that ever set foot in this city—the 'city' boasted one street and a few houses—but any one could see at a glance that he wasn't right in his head."

"Insanity?"

"No; it didn't 'pear that way. I kind of pieced it out that the boy, Moses, had been at college and overworked. The father hadn't no learning to speak of—not more'n the general run of folks; but that's common enough in New England. There's nothing a Yankee thinks so much of as education. If the parents don't have a chance themselves they will try all the harder to give their children a show."

"What did you say the man's name was?"

"I didn't say. I don't know. That's the worst of it—nobody knows. The old man—though I ought not to call him that, for he isn't more than fifty—used to say to the boy: 'Moses'—same 's you hear him now—but the boy himself never was heard to say anything that folks could understand."

"Yet, when they bought their land there must have been some name revealed in the transaction."

"I suppose there was. Only the company he dealt with all went to smash a few days afterward, and their agent vanished. They didn't have any more right to the land, anyhow, than you or I have, and you know how much that is. Nobody molested the pair, and they would have been there yet if it hadn't have been for the cyclone."

"Did it blow their wits away?" It was such tedious work getting at the few facts of the old man's story, that I was fast losing my patience.

The landlady looked at me in mild reproach, as if I had jested with a sacred subject. I found that I had.

"That is exactly what it did do."

"What!" I cried, in astonishment. The woman seemed to expect me to believe her startling statement.

"That is exactly what it did do," she repeated with grave distinctness. "It swept through the gulch, and there wasn't much dirt left when it got done its work, now I can tell you. Afterward, when the men from here went up to the camp to see if anybody was left alive, they found 'Pop' lying in the bottom

of the cañon. They thought he was dead at first, and started to bring him into town just to bury him; but Jim Corson, the veterinary, he said that he reckoned there was some little life left in the man, and after he had worked over him a spell he found that he was right. We pieced it out that he had been blown off the bluff where his cabin had stood and landed in the ravine; but whatever became of 'Moses,' no one has heard from that day to this. 'Pop'—he goes by that name everywhere now, seeing that he doesn't know any other—was sick more'n a month right here in this house. I tended him, and I never heard him say one thing the whole 'during time, only just that heart-breakin' question: 'Have you seen—Moses?' He had struck his head, and every other idee 'peared to have left it except that he had lost his boy and must find him. Here he comes, now. Be kind to him, neighbor; how do we know but that he hails from Cawncord?"

How, indeed? Yet, even without that recommendation to my sympathy, I should have been "kind" to the harmless mental wreck whom chance had thrown in my path.

He attached himself to me from the beginning, and in a short time became the constant companion of my walks. He was always silent, save for that pitiful query which it is quite likely that I heard less than any one else, but which after a long interval of silence he would suddenly propound. He would toss back the iron-gray locks from his worn face and look up into my eyes with that wide, wondering glance of his: "Have you—seen Moses?" and would impassively receive my sorrowful, negative shake of the head. Evidently he expected no other reply; that is, if his brain had any power of expectation left within its convolutions.

When I left Boomville, I parted from "Pop" with real regret. He was so patient, so faithful, so unobtrusive, that his society was more like that of some devoted animal than of any human being; and those who have lived much with the companionship of a favorite dog or horse will understand that there are times when their silent presence is vastly more agreeable than that of one's own kind.

As I journeyed farther into the wilds, sometimes meeting not more than one or two fellow-creatures in the course of a long day's ride, I found myself recurring with strange persistence to "Pop's" pathetic story, and half impelled to ask of each traveler whom I met: "Have you seen—Moses?"

What had become of the poor lad whose studiousness had been his ruin? Was he still alive? Had death set a final seal of silence upon his ruddy lips, or opened them to the freer speech of a larger life?

I do not now remember when it was impressed upon me that I should yet "see Moses"; but I became imbued with the idea very shortly after leaving Boomville. I did not go about making the inquiry which now seemed so natural to me, but I kept my eyes and ears well open. If Moses were still alive—and, probable as it might be, no proof of his death had ever yet been found—he could not have wandered very far away from the scene of the accident which had injured his father's brain.

He had been described to me as an extremely winning and handsome lad. Every one, white men and Indians alike, had been kind to him; there was an appeal in his silent helplessness which no one could resist.

The hopeful possibility was that he had attached himself to some company of trappers or miners; and as my business led me to visit many camps, I had an excellent opportunity of searching for the missing lad. I was the more determined in my endeavor by the thought that his restoration to his father might also serve to clear that father's clouded intelligence. For "Pop's" trouble was not insanity; I agreed with the landlady in that. It was a total suspension of memory and interest save on one point. It was like a clog in machinery that is only a temporary hindrance, and of no permanent injury once it is removed.

I was not at all surprised when I found him. I knew him at once from the description I had had, and from the intuition that I was destined so to do.

He was washing dishes in a mining camp where I had stopped to pass the night, and, as good fortune had it, I was on my return trip toward Boomville. After watching him closely for a little while I asked the miner sitting next me in the circle around the fire: "Where did that boy come from?"

"Hm-m; thar ye've got me, stranger. He come—nobody knows from whar. He jest crawled inter camp one day, 'long last spring, c'en a most dead with hunger, an' wore ter a shadder trampin'. When the boys ast him ter give er 'count of hisself—he jest looked at 'em an' laid right down on ther groun' an' went ter sleep. We see 't he was clean beat out, an'—wall, we jest fed him an' took keer on him, so bein' 's he didn't 'pear ter know 'nough ter take keer on hisself. An' that's—all I er anybody knows."

"Does he never speak?"

"Look here! How'd ye ever come ter ast that. I'd like ter know? Ever seen him afore? Er heern tell on him?"

I told him the story of poor "Pop's" misfortunes, the disappearance of his son, and my own ideas concerning it.

Not only he, but all his fellow-miners, listened with the utmost attention. Finally, one who appeared to be a leader among them cried out, excitedly: "See here, traveler! that thar boy hain't spoke nary word sence ever he come inter camp, but thar ain't no better ner no handier critter 'bove groun' an' what he is; an' I'll tell ye what we'll du. You kin sic' on ter him with 'Moses', er any dern thing ye've a min' ter, an' ef ye kin git anything outen him we'll b'lieve the yarn ye've be'n tellin', an' I'll fix him up to go 'long back with ye ter that thar loony daddy o' his'n. Ef ye can't—we'll 'low this ain't ther chap ye're a-lookin' fer, an' keep him 'mongst us er spell longer. What d'ye say, boys?"

They all agreed to the experiment.

The spokesman, toning his voice as if the handsome dishwasher were deaf, bawled out: "Look a-here, Numbly!"

The lad desisted from his unfitting task and lifted his great blue eyes toward the speaker's face. That his brain was not wholly without intelligence was evident from the fact that he had learned the title his protectors had given him, and that he paid no attention when he was not addressed.

The miner raised his grimy hand and beckoned. Laying his

towel softly down—a peculiar quietude accompanied all his movements—"Numbly" obeyed. He came slowly up to the circle and stood just outside its limits, looking mutely from face to face as a dog might have done, yet without a dog's inquiring interest.

"Tackle him, stranger," said some one with eager curiosity.

Fixing my eyes upon the vacant face, and putting all my will into my low-pitched voice, I spoke to him: "Mo-ses! Mo-ses!"

The blue eyes ceased wandering and fastened themselves upon my lips. A profound hush fell over the circle. There is no man either so stolid or so sensitive as the frontiersman. If there is any psychological principle involved in the fact that the wish of every miner present was for "Numbly" to find his way back to his own identity, I do not know it; but this I do know—each would have sacrificed a fragment of his own intelligence to augment that of the poor lad before us. This may have helped—no human sympathy is wasted—and certain it is that there had come over the fair, boyish face a new expression.

I rose and went to his side. Taking his hands in my own, I repeated as distinctly and impressively as I could: "Mo-ses—Moses!"

A slow, faint flush, lovelier than any maiden's blush could be, stole up into the blonde cheek of the poor wail. "Moses, your father—wants—you!"

The color deepened, but some of us could not see it for the mist that veiled our eyes.

We had been two days on our homeward journey, and I had become intensely absorbed in the mental experiment which I was making. The same gentle docility which had characterized the lad's father during his intercourse with me at Boomville was manifest in my fellow-traveler. I was trying to discover the path to the hidden intelligence of Moses, and to lead him with me.

We stopped for a noon rest by the bank of a little stream, and the boy lay at my feet as a child might have done, and it was then and there that I found the coveted clew.

I needed to sleep, but was wakeful. To facilitate the matter I began idly to repeat a Latin conjugation—the old familiar jingle: "Amo, amas, amat; amamus, amatis, amant."

There was a strange sound from the lad as of suddenly catching his breath, then his hand clutched mine, and the long-silent voice took up the refrain: "Amabo, amabas, amabat; amabamus amabatis, amabant."

Had a thunderbolt fallen at my feet I could not have been more startled. Had the thunderbolt brought me a fortune I should not have been so glad.

When we came within sight of Boomville another period of days had elapsed, and the random beginning had led to blessed results. I could scarcely restrain my impatience to find poor "Pop," and was sanguine even of his future. All things seemed now possible. I had not only "seen Moses," but I had brought him back sound in body and hourly gaining in mind. Fortunately, the passage of a swift-riding cow-boy, who halted and fed with us, enabled me to send a message to the landlady of the "Eureka" concerning my happy "find" and its results. I wished the "city" to be prepared, that no untoward shock might undo the work which had already been accomplished for "Moses."

But I was destined to a surprise. That kindly, clannish soul "from 'round Contocook" welcomed her compatriot with more than granite force; she literally fell upon my neck and wept.

Corson, the veterinary, in fact the only phisic dealer of any sort in the place, took immediate possession of the returned Moses, and after profuse promises that the newly-awakened brain should not be overtaxed, carried the lad away in triumph. The landlady then ushered me into her little parlor, and into the presence of a gracious, sweet-faced woman with soft gray hair and a general air of culture and refinement that could only have been acquired at either "Cawncord" or "Bawston."

"This is him!" my friend explained, by way of introduction, and with a total disregard of her early advantages which was barely excusable on the ground of superabundant Western emotion—"This is him—himself!"

"Mrs. Dow has forgotten to tell you who I am," said the sweet-faced woman, coming toward me with extended hands and a smile upon her grief-marked features.

"There is no need, I think, dear madam," I answered, grasping the slender fingers. "You are—Moses's mother."

"Yes; and eternally beholden to Moses's saviour."

"But that was a mere chance—a happy one, I grant you. Your husband—"

"Lies on the bed in the room yonder. Will you believe that the days of miracles are past when I tell you, as I do, that he also is restored to a comprehension of much that has befallen him? Not all, of course; but the rest will come—must come. Do you, who have done so much, care to hear our whole, simple story?"

"I do care to hear it—greatly."

"My husband had not the advantage of the education we desired to give our son, and we both erred, as many ambitious parents have done, in urging a brain which too late we saw was not as strong as we had fancied it. The tension was so great that just before our dear boy was to have been graduated he broke down utterly. The best physicians said that his only hope lay in a complete change of life and surroundings; so his father brought him West, and, hoping for his restoration, sheltered the lad's pride by withholding his name."

"Everything was going well until the passage of that cyclone. You know the rest. But you do not know how long has been my search for my dear ones. I knew that Mr. Penniman intended to change his residence from time to time, as he saw Moses wearying of any; and I never heard when he came here."

There was a feeble call from the bed-room, and the sweet-faced woman went to answer it.

"And, indeed, it was the Lord guided her to this very door!" exclaimed the landlady, wiping away her ready tears, and continuing the tale: "The stage drove up and out she stepped. There sat 'Pop,' and when he clapped eyes on her he sprang up wild like and pushed his hair off his forehead, as if that would help him to remember. Then he gave an awful cry and fell down in a faint. When he came to again she was with him,



and he's been getting clearer and clearer ever since. It's stranger than a story out of a book; but Corson, he allows that it was the shock of seeing her so sudden that brought Mr. Penman to his senses. But I'm kind of dreading to have her and Moses meet. The poor woman has gone through trouble enough, Lord knows, and if he shouldn't happen—"

There was a noise outside the door, and we looked toward it to see Jim Corson enter from the street leading his temporary charge, who had been intrusted to his care in accordance with the landlady's urgent advice that his longing mother should be duly "prepared."

There was a stir, also, from the bed-room way, and a rustle of woman's garments. The landlady hid her face upon my shoulder, and I turned away my eyes.

For a moment an intensity of silence—then a low cry: "Moses, my son!"

Almost at once the answer: "Mother—why, mother!"

It was the gladdest sound I ever heard.

## IN FASHION'S GLASS.

### A REFLECTION OF RECENT NOVELTIES.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied, or she will make purchases for them when their wishes are clearly specified.]

WITH the thermometer at eighty-six in the shade, and the perspiration beading one's brow, it is most refreshing, as a signal of the cooler days to come, to see the first invoice of autumn fabrics displayed in the leading shops. There are English suitings, tweeds, chevots, and camel's-hairs in plaids, stripes, and flecks of color, while the newest patterns present *frisé* stripes or odd figures, and again stripes which represent Astrakhan fur. There are also combinations of plain with the figured and striped material, to be made up in pelisse or princess form. The habit basque and English sheath skirt will yet remain a favorite mode for these heavy fabrics, and the tailor-made street coat which accompanies the dress will have deep skirts seamed on over the hips.

The early fall hats in felt are displayed in shades which match all costumes, and the shapes are as extreme as those of the present summer. The pretty little boat-shape, which was so generally becoming, is carried over into the fall fancies in felt, as well as the large, flat, "platter" hat, which seems to demand ostrich plumes for its garniture. Undoubtedly birds in every possible tint and coloring will be in greatest favor for fall hats. However, it is yet too early to more than surmise of the coming fashions, and those already in existence are too pretty to pass over entirely unrecorded. This much can be said, nevertheless, that the new toilettes are marked by more perfect harmony of soft coloring, graceful styles, and simple elegance of appearance, than the old ones. From all indications, the princess form of dress will be first in favor.

House-gowns of the most elaborate nature will be sought after, and bodices will have unlimited sway as to garniture. The illustration below suggests a graceful design for a bodice, to



YOUNG LADY'S BODICE.

be made of any light material, with a jacket of passementerie, somewhat deeper in front than the popular Figaro. The jacket finishes across the back of the shoulders like a square yoke, and the velvet belt crosses in short tabs at the centre-back with a silver buckle.

There are some entirely new and extremely graceful lace mantles, which have been designed for the cool days of August and early September, but it is difficult to find any two alike in shape, for every good designer follows her own ideas, and arranges and varies her material and garniture as she sees fit. The prettiest models are, however, those that are composed of bead-embroidered lace insertion and satin ribbon, the back in pelerine shape, the fronts falling in long, graceful ends. A light ruche of lace around the neck is often continued like a boa down each front to the extreme end.

Besides the boas and collars of feathers and lace, young ladies are wearing more scarfs of fancy tulle or net, and also the Henri II. collar, which consists of doubled ruffles of embroidered chiffon or net mounted on narrow ribbon, which ties in front. A new form of feather collar extends to the point

of the shoulder and slopes to the belt in front. Cock-feather collars are also new, and are very handsome in their natural tints of black dashed with green and blue.

Brocade will be the material above all others for carriage and reception gowns, the light Watteau tints for full dress occasions, and nosegay patterns on dark grounds for out-door wear. An original and effective costume already designed is composed of a princess dress with slight train of pale old-pink satin, with a pompadour pattern of rather large roses in old-time coloring. Panels of plain faille in a darker shade are draped on either side of the skirt, the open fronts forming easy coquillé folds at the edge. The sleeves and bodice are of the brocade, but the front of the corsage is covered by a plastron of the faille gathered at the shoulders and drawn into a point at the waist. A small, open Medici collar, more rolled than is usual, completes the toilette.

A strong effort was made by a few leaders of fashion to revive that most untidy and unclean fancy of having the walking-skirt lay an inch or so on the ground. It, of course, gives height to the figure, and does very well for carriage-gowns, but the majority have been wiser and maintained the reasonable length of the English walking-skirt, which will ever be adhered to by women of sense and good taste. The extremely large gigot sleeves, too, which have distorted so many figures have been modified to soft folds around the arm, rising very moderately above the shoulder.

Young ladies who affect the ultra in style are carrying pocket handkerchiefs of black silk.

ELLA STARR.

## A CAROLINA SWAMP SCENE.

THE mails are not heavy in the swamp districts along that inland salt-water route from Norfolk, Va., to the Carolinas, which includes the Chesapeake and Albemarle Canal, the Pamlico and Currituck sounds, and crooked rivers and shallow straits innumerable. In the summer-time the steamboat comes along once or twice a week, and the population of the immediate neighborhood turns out *en masse*. The mail-carrier drives up with a grand flourish, in a two-wheeled cart drawn by a frisky heifer not yet out of calfhood. The captain of the boat ties the two or three letters and newspapers to a billet of wood and throws them to the swamp postmaster, who catches the bundle on the fly, while the boat keeps moving on at its regular speed—about five miles an hour. The whole proceeding is a charming, unconscious burlesque upon the fast mail-service of the great railway lines.

## ALEXANDER CLARK.

### THE NEW UNITED STATES MINISTER TO LIBERIA.

ALEXANDER CLARK, the new Minister to Liberia, and who is known throughout the country as the colored orator of the West, was born in Washington County, Pennsylvania, February 25th, 1826. He had scarcely obtained the rudiments of a village education when he was sent to Cincinnati to learn the barbering business of his uncle, William Darnes, where he got a fair smattering of the common branches of education. At the age of fifteen he went South on the steamer *George Washington*, and in the following year he opened a barber-shop at Muscatine, Iowa, where he has since made his home. He early associated himself with the few colored citizens of his town in organizing the African Methodist Episcopal Education and Church Society of Muscatine, and was elected one of the trustees of the concern. In 1851 he took his first degree in Masonry as an Apprentice of Prince Hall Lodge, No. L., of St. Louis, Mo. In 1869, at Wilmington, Del., he was elected Deputy Grand Treasurer of the National Grand Lodge of the United States, and in the same year he was appointed treasurer of the Missouri Grand Lodge, and appointed a delegate to the National Grand Compact held at Wilmington, Del., October 9th, 1869. Then followed his election as Grand Secretary in 1872. In 1877, as Past Grand Master of the Grand Lodge of Missouri, he met with the National Masonic Convention in Chicago, and presided as its temporary chairman. He identified himself with the Republican party from its organization, and for ten consecutive years was elected as a delegate for either State or county conventions. At the Republican State Convention of 1869 he served as vice-president and as a member of Committee on Resolutions. In 1872 he was elected one of the delegates-at-large to the Republican National Convention held at Philadelphia, June 5th and 6th. In 1880 he went to the Republican National Convention at Chicago, to labor for the nomination of General Grant. He was elected delegate from Iowa to the first National Colored Convention held in this country, which met at Rochester, New York, in 1853. He was elected to represent his State at the National Convention of the colored men of America, held in Washington in 1869, and was one of the vice-presidents. In 1882 he bought the *Chicago Conservative*, associating his son, F. S. Barnett, in the purchase, and conducted the paper independently of party politics for two years, when he became the sole proprietor, and hoisted the Republican colors. The most characteristic act in the whole of this eventful life was in October, 1883, when, at the age of fifty-seven, he entered as student the law school of the State of Iowa, and in the shortest time possible was graduated. Since retiring from the *Conservative*, Mr. Clark has engaged in the law and real-estate business, with his office in Chicago, though continuing his legal residence in Muscatine.

At the recent Grand Army National Encampment at Boston, the majority report of the Committee on Resolutions favoring the cessation of effort in the matter of pensions was defeated, and the minority report offered by Governor Hovey, of Indiana, favoring the per-diem service pension for all honorably discharged soldiers, sailors, and marines, was adopted by a vote of 174 to 160. Ex-Senator Warner Miller, of this State, voted for the majority report, and said that the fact that less than one-third of the voting strength of the Encampment participated in the decision would detract from the effect that the result would have on Congress and with the people at large; and so it will.

## PERSONAL.

MRS. ANNA MCGOWAN died at St. Louis, recently, weighing 475 pounds. It took ten men to lift the casket.

THE youngest daughter of Brigham Young announces that she will give a series of lectures on Mormonism in the British provinces.

THE engagement of Miss Annie Cutting, daughter of Mrs. Heywood Cutting, of New York, to Baron Verier of Belgium, is announced. Another American girl gone wrong!

JOHN RUSKIN, the famous *littérateur*, whose mental powers have been failing for years, is said to be nearing his end. During a recent delirious spell he attempted suicide with a razor.

A \$10,000 HOUSE, with fixtures worth \$3,500 or more, was recently presented to Captain Mike Kelly, of the Boston Ball Club, by a number of his admirers. Let the cause of home missions be encouraged.

THE report again comes via the Manchester (Eng.) *Courier*, that the Pope is about to leave Rome with all his court and adherents, and that his departure will involve the commercial ruin of Rome's inn-keepers and shop-keepers.

IT is stated that the financial statement that is to be issued by the new Argentine Congress will show that \$500,000,000 in currency passed through the hands of Celman while he was President, and that the country derived little benefit from it.

HENRY S. MARKHAM, nominated for Governor of California by the Republican State Convention on the 13th of August, went to California from Milwaukee in 1878. He was elected to Congress in 1884, and declined renomination in 1886 on account of ill-health.

THE Count of Paris is expected, with the Duke of Orleans and a number of attendants, in the United States on the last week in September. The first visit of the Count will be to the Virginia battle-fields, familiar to him on account of his participation with the Union Army in the war of the Rebellion.

THE census bulletins, giving prompt publication of important statistics as they are compiled by various experts, issued by Superintendent Robert P. Porter, give us an inkling of the magnitude of the census work. The suggestion of the bulletin was a happy one. The press especially appreciates it.

THE Republican Congressional Campaign Committee is now well organized for business, with Representative Belden, one of the hardest workers and most progressive Republicans in Congress as its chairman, and with Congressman Carter, of Montana, as secretary. Two better workers cannot be found on the Republican side of the House.

MRS. MACKAY, the wife of the Nevada millionaire, is very much annoyed by the circulation of anonymous letters referring to the obscurity of her early days. It is strange that Mrs. Mackay should pay the slightest attention to such matters. As an American woman she should not be ashamed of her humble origin. Some of our brightest and best women were born in log houses, and never were ashamed of that fact.

THERE died in affluence in San Francisco, recently, Michael Luning, leaving an estate of \$15,000,000, but no reputation beyond that of being a miserly sharp. He had devoted all his life to the accumulation of money, beginning forty years ago and lending money in the saloons and gambling-houses of San Francisco on any kind of security, from a revolver to a diamond. He was extremely secretive. He left all his property to his family, and not a cent to charity.

THE incivility of Members of Congress during debate is sometimes complained of, but nothing in the recent debates of that body has been as scandalous as the remark made by Dr. Tanner, Member of the English House of Commons, in reply to a retort of Mr. Matthews, the Home Secretary. Dr. Tanner shouted at the top of his voice, "Mr. Matthews is the meanest and lowest skunk that ever sat on the Treasury Bench." The obstreperous member was compelled to apologize.

PROMPTLY and at the first opportunity, Senator Delamater, the Republican candidate for Governor of Pennsylvania, has denied certain charges affecting his honor as a citizen and as a Senator, made by Senator Emery. In his speech at Chambersburg, Delamater entered his most positive and unequivocal denial of each and every charge preferred by Mr. Emery. This is the sort of talk people like to hear. It will help Mr. Delamater immensely in his canvass. Mr. Quay now has the floor.

THE intimation that Senator Edmunds had joined a coterie of grumblers on the Republican side of the Senate, and would oppose the passage of bills to which the party's honor had been pledged, provoked no little surprise. It was said that the Senator would not consent to any restriction of the tariff debate, despite the fact that there was an obvious effort of the opposition to continue that debate indefinitely, with the avowed purpose of destroying all possible prospect of the passage of a tariff or a fair elections bill. Mr. Edmunds has promptly set the fears of his friends at rest by proposing an order restricting the debate to five-minute speeches. It seems to be the misfortune of the Republican party sometimes, when in power, to be hampered by a few weak-backed, weak-kneed, supersensitive incompetents, but Senator Edmunds has never been classed with these.

THE Director of the Mint, Mr. E. O. Leech, very justly resented the criticism of the Democratic press on his action in refusing promptly to make public the prices paid by the Government for its first purchases of silver under the new Silver act. He said that the Government had never made public the daily price at which it had purchased silver at any time during the last twelve and a half years of silver coinage. More than this, he showed that until he became Director of the Mint it had never been the practice to make public any of the details of silver transactions, not even the amount of the daily purchases, and that this Administration is the first that has given the newspapers any definite information on the subject. Director Leech says the Treasury Department will execute the new Silver law to the best of its ability, and we have not a doubt that he speaks with candor and honesty. To begin with, it has decided to print the details of silver purchases.





NEW YORK.—THE STRIKE ON THE NEW YORK CENTRAL AND HUDSON RIVER RAILROAD.—A FREIGHT TRAIN PASSING THROUGH WEST ALBANY.—[SEE PAGE 73.]



MISSISSIPPI.—ALLIGATOR HUNTING ON THE BAYOU.—[SEE PAGE 71.]





## THE OUTSIDER.

SOMETHING ABOUT THE WAY JOCKEYS TRAIN.

I HAVE been very much interested for some years in the methods of training adopted by men who are engaged in athletic sports and callings of various sorts. Many curious facts have come under my notice in a rambling way, but I doubt if anything is of more interest to a casual man than the manner in which jockeys reduce their weight in order to ride at the number of pounds prescribed for them on the race-tracks. Any man who has frequented the Russian baths of New York has doubtless observed at times the small, attenuated, and sometimes skinny figures that recline in the hottest corners of the Turkish room, or soak with melancholy determination on the hottest slab of the steam-room. They take no notice of their surroundings, but it is to be noted that the bath attendants treat them with elaborate and almost absurd respect. Once in a while a bather comes in who sits off at a distance and gazes with an almost idolatrous affection at one of the skinny little men or boys. This particular bather is in all probability a racing man, and he feels the keen admiration which all race-goers entertain for a successful jockey. We pay the jockeys well enough in America to insure a better lot of youngsters than the turf boasts to-day. The boys have not, as a rule, a just and proper notion of what they owe to the public or to sport, and so much loose and criminal riding is tolerated, particularly on what are known as the winter tracks, that the boys have grown careless in some instances and criminal in others. There is one quality, however, which I admire in all of them, and that is their tremendous perseverance and pluck. I have known a jockey to go into a Russian bath in the morning after taking a particularly rigorous course of medicine, undergo the most trying experience with the extreme heat of the establishment until he had lost four or five pounds by what is technically, and perhaps accurately, known in this system of training as "hard sweating," and then go out and put on a suit of thick flannels, a heavy cardigan jacket, and an overcoat, and walk and run ten miles in the blazing sun. The medicine would have been enough to weaken any ordinary man and take the pluck out of him, but the jockey would undergo the whole of this exhausting régime and show up at the track to ride at two or three o'clock in the afternoon, weighing seven or eight pounds less than in the morning. He might be pallid and almost too weak to sit in the saddle, but he had got down to the proper weight, and that was reward enough for him. When it is considered that these boys are merely skin and bones to begin with, it can be seen what a tremendous strain on the constitution it is to work off so much weight.

I remember one instance when Garrison, who is, I think, in the opinion of most race-goers, the most intelligent, plucky, and wide-awake jockey in the country, took off eight pounds in twelve hours in a Russian bath, from six in the evening until six the following morning. I have never heard of an authenticated instance of another jockey taking off as much as this. I have not gone into the subject extensively, but, as I said at the outset, it has always been of a good deal of interest to me, and I have watched the jockeys carefully. Anybody who thinks that it is an easy matter for an athlete who is trained down to the last ounce in weight to take off eight additional pounds in twelve hours should try it. There are very few men, even among those who are carrying from twenty to fifty pounds of superfluous flesh, who can reduce themselves more than a pound or a pound and a half during a long bath. Garrison is a slight and slender-built man, and as he always keeps himself in condition summer and winter, he does not easily run to flesh, so that he does not experience the resistance that many crack riders do in taking down his weight.

McLaughlin, for a long time Garrison's rival, and a jockey who did much to build up the fortunes of the famous Dwyer stables, has had to yield to increasing weight. He is what trainers speak of as one of the "hardest reducers" in the world, and it is almost impossible for him to keep anywhere near his racing weight. The effect of this was to practically drive him out of the saddle at the very time when his career promised to be the brightest on the American turf. A jockey who can ride as McLaughlin and Garrison have done is sure of an income of anywhere from \$15,000 to \$30,000 a year. Most of the jockeys rise to success from the position of ignorant stable boys. It can be easily understood that there are many inducements to keep well within the racing weight. McLaughlin goes into a Russian bath and takes the most extreme treatment in the hottest rooms for three or four hours. By this he manages to get off perhaps three pounds. Then he is rubbed, scrubbed, and put through an extraordinary massage treatment, beside wearing "sweaters" every day and doing an enormous amount of exercise. With all this he cannot keep down to a good figure.

"It is just as natural for some men to be fat," an old trainer of McLaughlin remarked once in my hearing, "as it is for some to be short or tall. If nature wills it that way there's no use of tryin' to run agin it."

Little Bergen does not have much trouble in reducing his weight, as he has seldom been above 112 pounds. He runs all the way down to 100 pounds, and he easily reduces himself four or five pounds, as the occasion warrants, by going into the hot-room of the bath, curling up in a corner, and simply lying there while the perspiration rolls off of him. Once in a while he uncurls himself, goes to the plunge and rubs his head with ice-water, then returns to his former position, and stays there pluckily until he is down to the proper weight. Tarral is another easy reducer. He usually takes the hot-room for two hours, then swims around in the plunge for a long while, and returns for another hour in the intense heat. If this is not enough he puts on a sweater at the track and plods around in the dust hour after hour, until he is fit to ride at the weight set out for him on the card. Jockeys like Tarral, Bergen, and say Grace, whose weight is about 110 pounds, are not as much worried by the phantom of disaster known as too much weight as the broad-shouldered and big-boned boys. Many jockeys of the latter build are sure, steady, clear-headed boys, with plenty of pluck and strength, and the other qualifications that go to make up a successful jockey; but they have to undergo such extraor-

dinary tortures to keep down to a weight which will not place a crack horse at a disadvantage in a race, that they get nervous, irritable, and lose their skill. The difference between a perfectly healthy and robust man and a man who has reduced himself by internal and external means until he is so nervous and weak that he cannot hold himself upright, is a wide one. A strong dose of brandy before the race begins may pull together a few of the failing energies, but it does not give the rider the cool judgment and thorough balance which comes of perfect health. That is one reason why some of the boys who are naturally small and thin have a big advantage on the season's mounts over much more clever jockeys who are handicapped by big frames or a disposition to grow stout. There seems to be a great difference, too, in the abilities which jockeys show toward reducing themselves. An hour in steam heat with one man will take off a pound while it will not reduce the weight of another three ounces. They tell me that Spellman was one of the readiest reducers that ever went into a bath. He was known on one occasion to take off seven pounds in four hours. His weight in summer was usually 130 pounds, while he usually rode at 111 pounds. It is said that Spellman on one occasion, having to ride at a light weight at short notice, reduced his weight in one night from 111 pounds to 104 pounds in a little less than five hours. He was always the source of more or less alarm to the attendants of the baths, for they could never tell exactly how he was getting on. He would walk into the hottest corner of the steam-room, wrap a wet towel around his head, curl up on a chair with his head resting on his folded arms and his legs crossed, and sit like a Sphinx for hours. Once in a while one of the attendants who knew him well would go and speak to him, but the boy would not answer a word or raise his head. They were always afraid that he had fainted from exhaustion or had succumbed to an accelerated action of the heart, but they were afraid to disturb him. After sitting two or three hours in this position, he would uncurl himself, drift to the outer room and drink a bottle of ice-cold beer. Then he would resume his former position and remain there, with the thermometer at 160 or 170 degrees of heat, and the perspiration dripping off of him steadily. When he finally got out of the bath and had been thoroughly well rubbed, he was invariably light enough to ride. Spellman died about two years ago, on Sixth Avenue. It was at first thought that he had been robbed and murdered, but the coroner decided that he had fallen and hit his head against one of the pillars of the elevated railroad, causing concussion of the brain which resulted in his death.

Jockeys are very careful to take off no more than is absolutely necessary. For instance, if they weigh 112 pounds and have to ride at 110, they take off exactly two pounds and not another ounce. The more they reduce themselves the weaker it makes them, and they never punish themselves unnecessarily. They are of course always careful in the matter of diet, and most of them keep in training in winter as well as in summer. They affect the Turkish rooms particularly. In the first room the temperature is usually 135 degrees; in the second it hovers about 160 degrees dry heat, and in the Russian, or vapor room, the temperature is usually 116 degrees, which equals, it is said, about 175 degrees dry heat. The rigorous training which the boys undergo in these baths rather disposes of the theory, I think, that Turkish baths cause heart disease. If they had any such effect as that, all the jockeys would be killed off in a week at the beginning of the racing season. At one of the largest baths in New York, which was started in 1861, there have been only two deaths from heart disease in twenty-nine years, and the bath has an average of sixty thousand bathers a year. This hardly shows that the heart is affected by the Russian or Turkish baths. On account of the objections made by the other bathers, the colored jockeys are not allowed in any of the public baths of New York. Some time ago one of the proprietors of a bath here issued tickets to a prominent colored jockey, and two or three of the tickets were used by the boy, but the opposition and indignation on the part of the other bathers compelled the manager to keep the young jockey out. He made a great row about it, and there was finally a compromise on a money basis.

It seems to be the opinion of experts, and indeed of all men who have studied the question thoroughly, that a Turkish bath does not reduce the weight of men successfully. This seems rather an absurd statement to make in view of the facts that I have just set forth concerning the jockeys, but it must be remembered that the boys only reduce themselves through undergoing hardships which no ordinary bather could stand. They go to extremes. Walking reduces a man, and yet many a man can do a good deal of it without any decrease in his weight. If, however, he will put on two or three suits of underclothes, a thick worsted sweater, and a pea-jacket, take a strong dose of medicine, and then walk twenty-five miles at a stiff gait in the broiling sun, he will be able to knock off anywhere from two to ten pounds, according to his condition. Yet nobody can fairly claim that the amount of walking which a business man can do in the city will reduce his weight. Similarly the Russian bath which an ordinary city man can take will not have any effect upon his weight. If he takes off half a pound or more, he usually puts it on again within the next two hours by reason of the thirst or appetite which the bath gives him. Anybody who thinks that going to a Russian or Turkish bath will infallibly reduce weight, should glance at the attendants of these establishments. They take the baths all day long, and seven days in the week, yet they are about as fat and bulky a lot of men as can be found in any business in town.

Beakely Hall

TEN years ago the estimated value of real estate in New York City was one thousand million dollars. The exact figures were \$1,049,340,336. This year's valuation of real estate in New York is \$1,500,000,000—just fifty per cent. more, and an increase at the rate of fifty million dollars a year.

## LIFE INSURANCE.—MORE QUESTIONS.

A CORRESPONDENT at Providence says he agrees with me entirely that the larger insurance companies with good-sized surpluses and the benefit of long experience are safer than the newer organizations which offer cheap rates and less security. It is hardly worth while to argue in favor of the proposition that good security is better than poor security. It is a fact that the insurance companies that have failed, as a rule, have been small concerns. A management capable of building up a great company is likely to perpetuate itself and keep the company in the course that made it great.

A correspondent at Fort Worth, Texas, says the Northwestern company offers him larger dividends than the New York Mutual, the Equitable, and the New York Life, and wants to know if he should not take advantage of this offer. I have said, and I repeat, that a man does not—at least, should not—insure for the sake of the dividends he is likely to get. The Northwestern makes a great deal of its dividends, but the causes which have produced them, such as high interest rates and a low expense rate, are rapidly passing away. In my long experience I have noticed that the passion for high dividends usually works injury to a company in the end by depleting its surplus and by compelling it to deal liberally with its policy-holders. Some of the brightest actuaries claim that the New York Life issues a better policy than the Northwestern in several important respects, and I advise my correspondent at Fort Worth to make an investigation and comparison not only of the claims of the Northwestern and the New York Life, but also with the Equitable and the Mutual Life.

From New York City I have an inquiry as to my opinion in regard to the ten-year renewable term policies of the New York Life, which says:

"I am favorably inclined to the same, provided there is any likelihood that the statements made by the agent are at the mark. He says that this is insurance for a whole life; no paid-up policy if lapsed, which I agree is fair for the price, but I cannot see into the idea of renewing the policy at the end of ten years. The policy reads 'at the then actual age.' They say they do not have as much (if any) reserve on the policy, and tell me that the Aetna has been issuing the same for two whole terms of ten years each, and are now on the third series. Do you think prices will remain the same? An agent said he could get me whole life insurance in the Northwestern Mutual Life for a trifle higher."

As I understand it, the ten-year renewable term policies of the New York Life guarantee the insurance during the first ten years at the rates named. At the end of that time, whatever the company has saved from these rates is to be applied to reducing the rates of ten years older if the policy is renewed. The difference between the rates at age of twenty-five and age of thirty-five is \$4.80 per thousand, and the present value of ten such payments, reckoning interest at four per cent., is \$40.49. If, therefore, the company earns this amount of surplus on the policy for the next ten years, you can renew it at the original rate. The Aetna, I notice, advertises that it is renewing similar policies for a third term at the original rates. I certainly see no reason why the New York Life cannot do fully as well as the Aetna. I consider this form of policy not a bad one. It is the simplest form of life insurance, and, I think, the best, cheapest, and straightest life insurance that can be had. It pays no dividends, and offers no paid-up insurance in the event of the lapsing of the policy, and has no surrender value. It is, therefore, cheap and good, and, for those who want life insurance and do not seek investment, it is as good a form of policy as I know of, no matter in what company of standing it may be taken out.

I must apologize to a correspondent at Terre Haute, Ind., who wrote to me some time ago in reference to a "nut" which he offered me "to crack." He stated that on the 5th of January, 1880, he took out a \$10,000 policy on the life plan in the Equitable Life. The dividends for three years, he applied in cash to the settlement of renewals. The dividends for '84 and '85 he let stand as so much paid-up insurance, amounting, as he figures it, to \$291. At the expiration of the sixth year he took a paid-up policy. The company granted him \$1,840 for the value of the policy, but my correspondent says:

"They cut my \$291 of dividends due me January 5th, 1886, down to \$221. The only satisfaction they would offer was to the effect that if I continued my policy, the dividends were par, but if I wished to surrender, I would have to stand the shave. I was entitled to a dividend January 5th, 1886, which they refused me. I had \$291 to my credit, bond file, and this they shaved to \$221. I claim that my policy should be for at least \$210 more than they wrote it out."

Here is another apparent injustice growing out of the fact that insurance companies sometimes promise, or seem to promise, more than they ought to and more than they can fulfill. Notwithstanding that the face of the additions to his policy was \$291, still, under the terms of the contract and the New York law, the value of the dividends and paid-up insurance or surrender really foots up only \$221. I do not say this as a reproach to the Equitable, as I understand that all companies cut down the amounts of additions on ordinary life policies in granting paid-up insurance, as the amount of such paid-up insurance is determined by dividing the whole reserve on the policy and additions by the single premium of the company. As this premium is always "loaded," the amount of the additions must always be cut down, as they were granted on the net single premium.

As to the complaint regarding the dividend of 1886, I think my correspondent is clearly in error, for he will see by looking at his policy, if it is one of the class he indicates, that it is expressly stated in the terms of the policy that dividends are only due upon payment of the premium. As he did not pay the premium due in 1886, he, of course, could not claim the dividend for that year. The dividend notice always says, in mentioning the amount of the dividend, that it is due provided the premium then due is paid punctually; but, according to the statement of my correspondent, he never paid this premium at all. If I am wrong in the facts as I take them from his letter, I trust he will advise me. Of course he ought to have all that was promised him, but, figuring up what he paid, I find it was a little over \$2,200, and that the paid-up policy which has now been given him is for nearly \$2,100. Meanwhile he has had his life insured for six years for \$10,000. I should not call this a bad investment.

A correspondent at St. Louis, who recently wrote me that I had not told half the truth in my criticisms of the Mutual Benefit



Life Association of America, is, I confess, quite justified in what he says. The official report of the result of the second examination of the affairs of this company has just been filed, and it reveals a misappropriation of the funds by President Kent. It is shown that since its organization in 1883 to June 30th last, the association had received over \$1,151,000 from mortuary assets, had distributed for death claims \$887,615, leaving over \$263,000 to be accounted for. The examiners found that over \$63,000 had been taken from the mortuary fund to pay expenses, and that of this nearly \$40,000 had been illegally expended, while \$198,000 in death claims remained unpaid, and there were contested claims to the extent of \$104,000. I am not surprised that President Kent on this showing felt compelled to recognize the fact that he ought to step down and out. It is a comment on the manner in which this company has been managed that, after the exposure of his misdoings by the Insurance Examiners, he was able to secure his re-election to the presidency by the board of directors in the company, which he seemed to control. This fact, as much as any other, made me feel that the management of the company was not what its members believed it to be.

One of the city papers this week exposed the inside operations of the Globe Mutual Benefit Society of New York. This company was examined by the State Insurance Department not long ago, and was shown to be a far from prosperous concern. It was reorganized last August, and the official examiner reports that it issues a form of policy well calculated to deceive the people insured on the industrial plan. While on its face it apparently insures the person for \$1,000, the body of the policy is so worded that the insurance really amounts to only \$250. It is a pity, if not a shame, that the insurance laws of the State tolerate this sort of insurance scheming. The Superintendent of Insurance should be empowered to put an end at once to companies that seek to deceive.

A Philadelphia correspondent asks if the assets of the Travelers Insurance Company of Hartford, Conn., are ever published, and if I have ever made an examination of them with a view to a knowledge of their character. In reply, I will say that my correspondent or any one else can obtain a tabulated statement of the entire assets of the Travelers by writing to the company. It not only prints the aggregate of its assets in the shape of the value of its real estate, cash, loans, etc., but gives the entire list of the stocks and bonds that it owns. I can only say, after an examination of it, that it is the most gilt-edged list that I have recently seen. It speaks well for the company that, though its capital is only \$600,000, it has a net surplus of nearly \$2,000,000.

## The Hermit.

### FACTS ABOUT PENSIONS AND PENSIONERS.

IN connection with the Census chart elsewhere given, the following facts will be of interest. The average annual value of each pension, as shown by the latest report of the Commissioner of Pensions, was \$131.18.

There are 26,875 disabled soldiers pensioned at \$2 per month—\$24 per year.

Loss of both hands entitles the loser to a pension of \$100 per month.

Twenty-seven widows and two daughters still draw pensions on the Revolutionary War rolls.

There were dropped from the pension rolls in 1889, 16,507 names.

Total pension expenditures since 1861 (38 years), \$1,052,218,413. War expenditure for 1865, \$1,030,690,400.

The pension agent at Columbus, Ohio, has to sign checks, by his own hand, at the average rate of 833 per day, counting three hundred working days per year.

Immoral conduct of a pensioned widow terminates her pension. If her dead husband has children under sixteen years of age, the pension (in such a case) is not continued to them, except by very expensive methods.

Amputation of an arm at or near the shoulder joint, or a leg at or near the hip joint, entitles the applicant to \$45 per month.

Each minor child (under sixteen years of age) is entitled to \$2 per month.

The decrease of pensioners of the War of 1812 in 1889 was 1,026. Increase of pensioners of the Mexican War in 1889 was 2,107.

The average annual value of each widow's pension (of the Civil War) is \$151.01.

There are five invalid soldiers pensioned at \$2.66, and eight at \$2.66½ per month.

Pension for the loss of both feet, or the loss of sight of both eyes, \$72 per month.

No service pension was granted for Indian wars.

Artificial limbs furnished by the War Department will be renewed every five years, or commutation given instead, as follows: artificial legs, \$75; arms, \$50; feet, \$50.

Pension for total deafness, \$30 per month.

The legal fee to be paid to pension agent or attorney by applicant (if no special bargain is made) is \$10 only.

If a pensioner is imprisoned for crime, his wife (or the guardian of his children) may draw his pension.

Indian pensioners in the Indian Territory are required to be paid direct by the pension agent, in standard silver, at least once a year.

One-half of all penalties and forfeitures on "public lands," and all moneys from the sale of naval prizes, are applied to the payment of navy pensions.

Citizens of Montana who served during the Nez Perces war may receive pensions if disabled.

Pensions may not be attached or seized by or under any legal or equitable process whatever.

Pensions cannot be legally pledged, mortgaged, sold, assigned, or transferred.

But one pension is allowable to one person at the same time, unless the second pension states that it is in addition to the first.

Pensions are paid quarterly.

Of the 110,673 army invalid claims filed in 1889, only 78,972 have been allowed.

Pension for total disability, \$72 per month.

Only about sixty per cent. of the invalid claims (soldiers' claims as distinguished from widows' claims) filed since 1861 have been allowed.

If a pensioned widow marries, her pension ceases.

Forty-two and three-quarter millions of dollars have been paid to pensioners of the War of 1812 since 1870, and of the Mexican War since 1886.

The number of rejected claims in 1889 was 56,679.

Ohio filed the largest number of claims in 1889, viz., 11,613. New York was second with 7,215.

The average annual value of each invalid pension on the Civil War rolls at the close of the fiscal year 1889 was \$124.84.

There were 479,008 claims pending June 30th, 1889.

Do you want to know where the pension money goes? Look at Exhibit 8 on the chart published herewith.

We are now paying about \$4,000,000 annually to pensioners of the Mexican War and the War of 1812 alone. This is more than three times as much as we paid on the same accounts during the five years preceding the Civil War, and nearly double the highest annual payments on the same accounts at any time before 1861.

Do you want to know how many pensioners are receiving a pension of one dollar per month (\$12 per year)? Look at Exhibit 7 on the chart.

### HUNTING THE 'GATOR.

AN alligator hunt in a Mississippi bayou furnishes a congenial subject (page 69) for the pencil of Mr. Kemble, the unrivaled delineator of negro character. The two hunters have tempted the 'gator with a tethered pig, and are lying in wait for him with an old army musket and a navy revolver of the pattern of 1861. These antique but deadly firearms will undoubtedly do for the big saurian before he gets a chance to taste fresh pork. The alligator of our Gulf States is undergoing extermination. The tough skin which nature gave him for protection has proved his ruin, now that fashion puts a high price on it for leather. If he only knew it, he might take a revengeful satisfaction in the recent complaint of the planters along the Mississippi, who have discovered that the slaughter of alligators has allowed the muskrats, the great enemies of the levees, to increase at an alarming rate, while the disappearance of the saurian from Florida has been accompanied by a corresponding increase in the venomous moccasin snake, which was extensively preyed upon by the alligator for food.

### CAPE MAY IDYLS.

ON that long tongue of silvery beach which Cape May thrusts out at the Atlantic Ocean at the southern extremity of New Jersey, there are to be seen, these days, innumerable living originals of the idyllic group depicted on our front page. In that place of sun and breeze and blue sea, what wonder that the mind reverts to fairy-tales? It is a veritable paradise for children, who spend the liveliest summer's day romping in the clean sand, paddling in the cool salt water, or searching for the bright "Cape May diamond" stones, which are found in abundance along the Town Bank beach and out toward Sewell's Point. The new pavilion belonging to the Cape May Point Seaside Home for Women and Children was thrown open to the public for the first time last week, and has a special playground for the juveniles. A brilliant entertainment, for the benefit of the Home, was given on Friday evening, under the special patronage of Mrs. President Harrison.

### COLONEL WHEELOCK G. VEAZEY.

THE NEW COMMANDER-IN-CHIEF OF THE G. A. R.

COLONEL WHEELOCK G. VEAZEY, one of the Interstate Commerce Commissioners, was elected Commander-in-chief of the Grand Army of the Republic at Boston on the 13th inst. A year ago, at the Milwaukee meeting, many of the delegates indicated by their votes a preference for him, and he was then quite unanimously supported by members of Grand Army posts of New England. A life-like portrait of the new commander-in-chief is printed in our columns this week. Judge Veazey is a native of New Hampshire, and has just passed his fiftieth year. He was educated at the famous training-school, Phillips-Exeter Academy, was graduated at Dartmouth College with honor, and is one of its present board of trustees; he was graduated also at the Albany Law School, and, taking up his residence at Rutland, Vt., was admitted to the Bar of that State in 1860. Upon the breaking out of the war he enlisted as a private in the Third Vermont Volunteers; he was made Captain of Company A, and rapidly promoted to major and lieutenant-colonel of that regiment, attaining the latter rank in the summer of 1861. This was the regiment of General "Baldy" Smith, afterward one of the famous generals of the war, and to whom is entitled the credit of saving the Army of the Cumberland by a cleverly-executed manoeuvre by which Brown's Ferry fell into the hands of the Union forces, and a new line of communication between the army and its base was effected. Between General Smith and Judge Veazey there has always been the greatest intimacy, their friendship being cemented by service in the same military family. In 1862 Judge Veazey was made Colonel of the Sixteenth Vermont Regiment, and as the commander of that regiment won great credit, his regiment forming a part of the command of General G. J. Stannard, which not only checked the famous Longstreet charge on the last day at Gettysburg, but annihilated the division of General Pickett, who commanded the advance line of the charging column. Upon the muster-out of his regiment Judge Veazey returned to the practice of his profession, and was associated in business for a while with Secretary of War Proctor. He was register of bankruptcies for his Congressional district in Vermont, reporter of the decisions of the Supreme Court of Vermont from 1864 to 1879, judge of that court from 1879 until his appointment as an Interstate Commerce Commissioner in 1889. He has brought to the discharge of his duties as one of the Interstate Commerce Commissioners the training of the best years of his life and his experience as one of the judges of the Supreme Court of Vermont, and has won the respect and esteem of all who, in the transaction of official business before the commission, have been brought in contact with him.

### AT HOME AND ABROAD.

THE steamer *Teutonic*, of the White Star line, recently crossed the Atlantic from Queenstown in five days, nineteen hours, and five minutes, the quickest on record, but the time is disputed.

THE Democrats of North Dakota have nominated a full State ticket headed by John D. Benton for Governor. All the candidates are opposed to the lottery scheme which recently produced such a scandal throughout the State.

THE Chief Justice of the Supreme Court of South Dakota has struck a death-blow to the saloons of the State by affirming the constitutionality of the law giving county courts full power to fine and imprison liquor sellers without reference to the district or any other court.

AT the Round Lake camp-meeting, recently, Professor W. H. Goodyear, of New York, declared that the "Angelus" was worth nothing like the price paid for it, and that any one of a dozen New York artists he could name could paint as good a picture. We have no doubt.

A DEMOCRATIC ward leader, John O'Donnell, who has been honored by appointment as a delegate to Democratic State Conventions in Pennsylvania, has just been arrested in Philadelphia for robbing the mails. He was one of the appointees under the Cleveland Administration.

THE Democracy of Texas has nominated James Hogg for Governor without opposition. The platform begins with a pledge of renewed devotion to the time-honored principles of the Democracy, and closes with a demand for separate coaches for white and colored passengers on railways.

THE bill to prevent the sale of liquor in original packages in defiance of State laws has had an immediate effect in Kansas. The original-package houses there are going out of business with considerable precipitation. In South Dakota and other Western States the law has had a similar effect.

THE recent amazing rise in the price of leather has sent up the cost of shoes from ten to thirty per cent. Rough leather has jumped within a month or two from sixteen to twenty-six cents a pound. Cow hides have doubled in value. There is an old saying that there is nothing like leather.

THE rough count made at the Census Bureau shows Chicago to have 1,098,576 population, and to be the second largest city in the country. The school census of the city, just completed, makes the population 1,208,669, and the authorities maintain that this enumeration was much more carefully made than that taken by the Federal officials.

AT a competition at St. Paul for places in the Department of Dakota United States Army team, which is to participate in the division contest of marksmen at Camp Douglas, a colored soldier, Private John Gordon, won the department gold medal as the leader of the team. He is the first colored soldier that ever obtained this distinction.

THE women of Tennessee are plucky when occasion demands it. Recently twenty-five leading ladies of Adamsville sent a notice to a saloon-keeper who was violating the law to move out of town. When he failed to obey, they broke into his place, spilled his liquor, and told him if he did not leave they would give him a coat of tar and feathers. He left.

TWO BOYS in knee-breeches, one aged eleven and the other eight years, were recently arrested in New York for deliberately stealing horses, wagons, goats, and harness and selling them for a nominal consideration. The little chaps had done a great deal of mischief before they were detected, and after they were arrested nobody knew what to do with them.

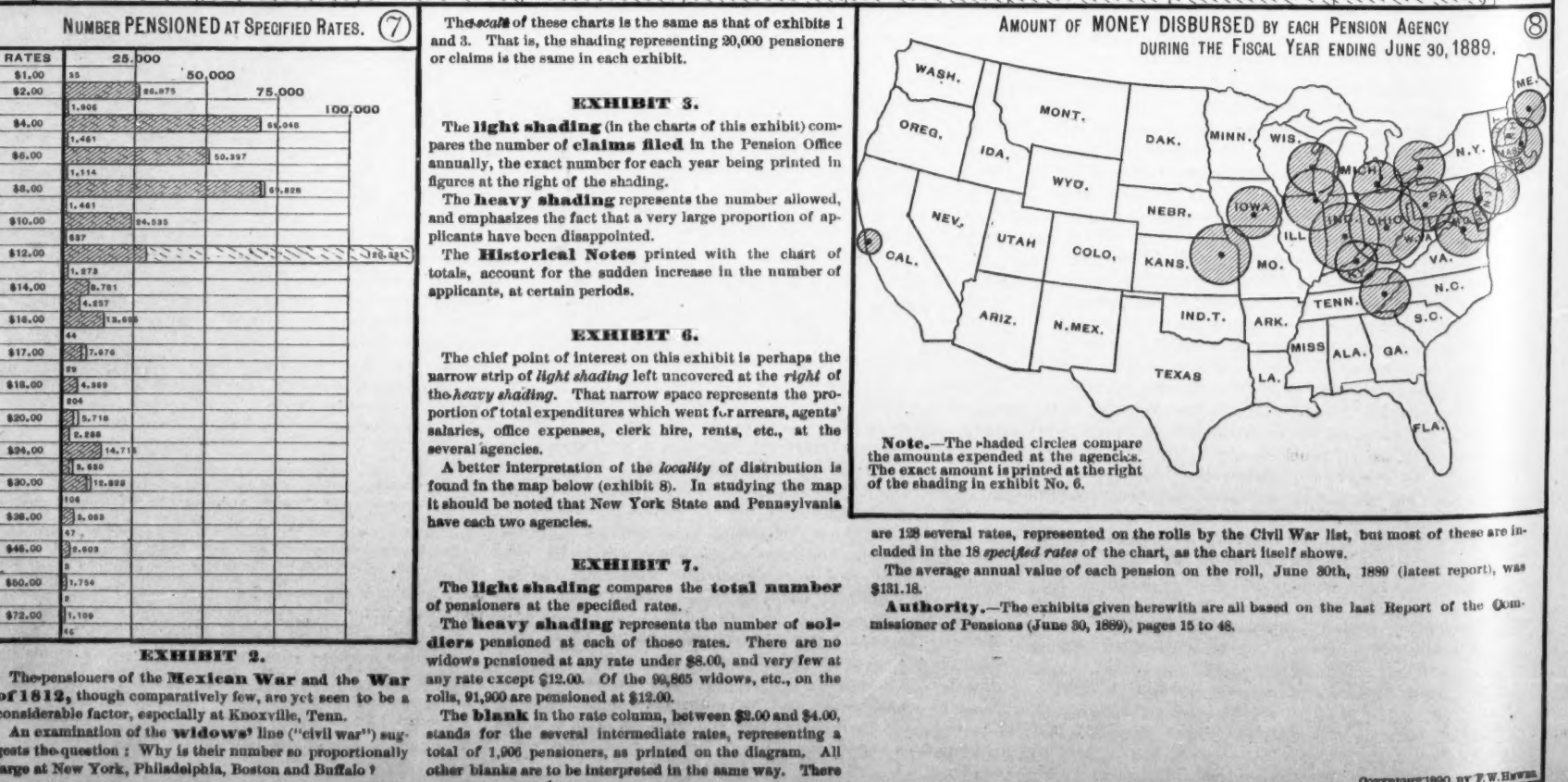
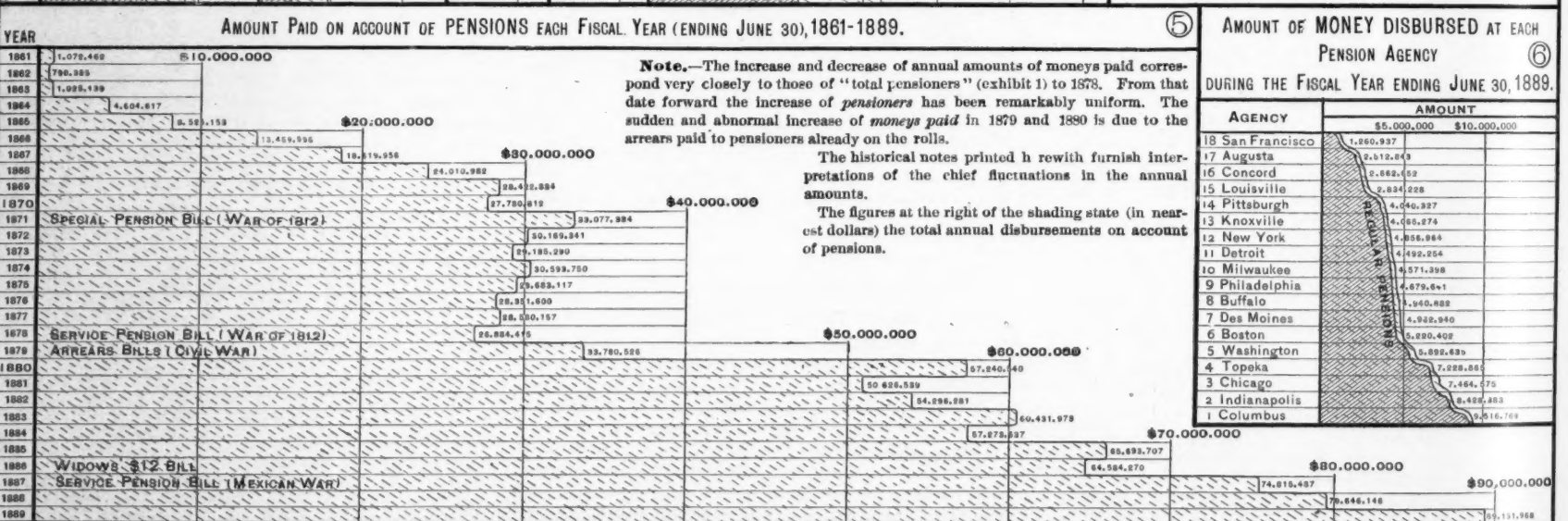
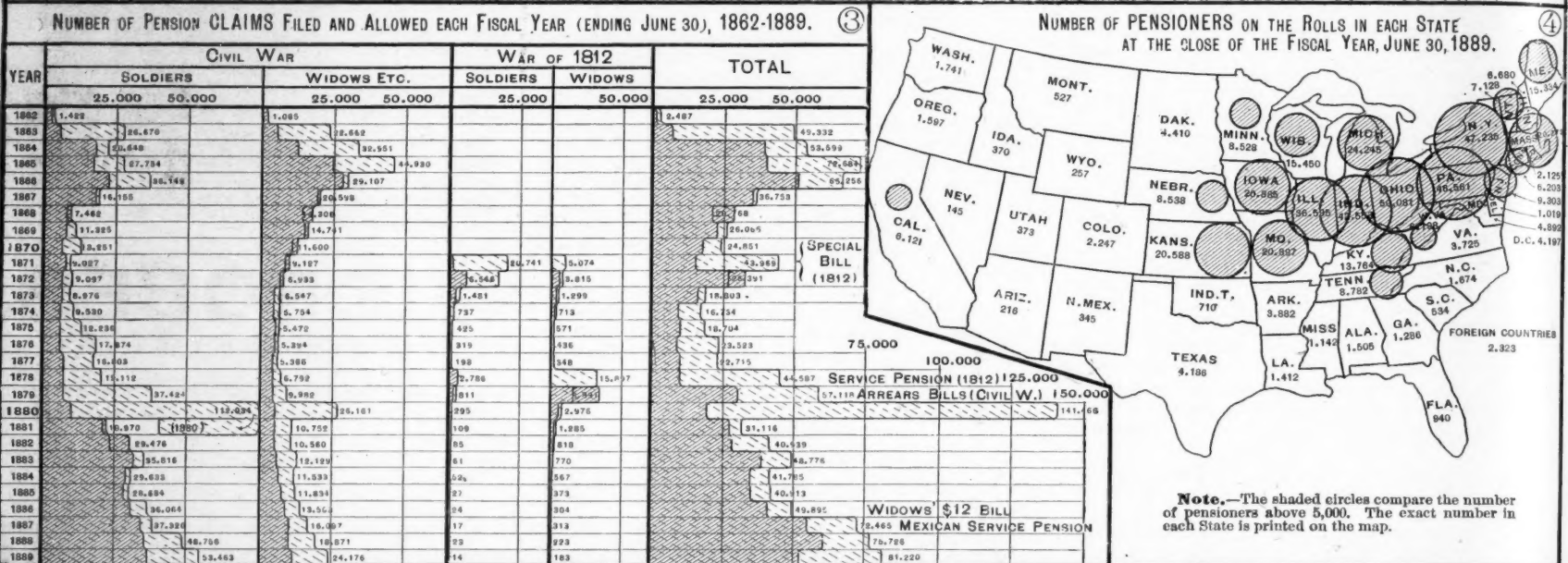
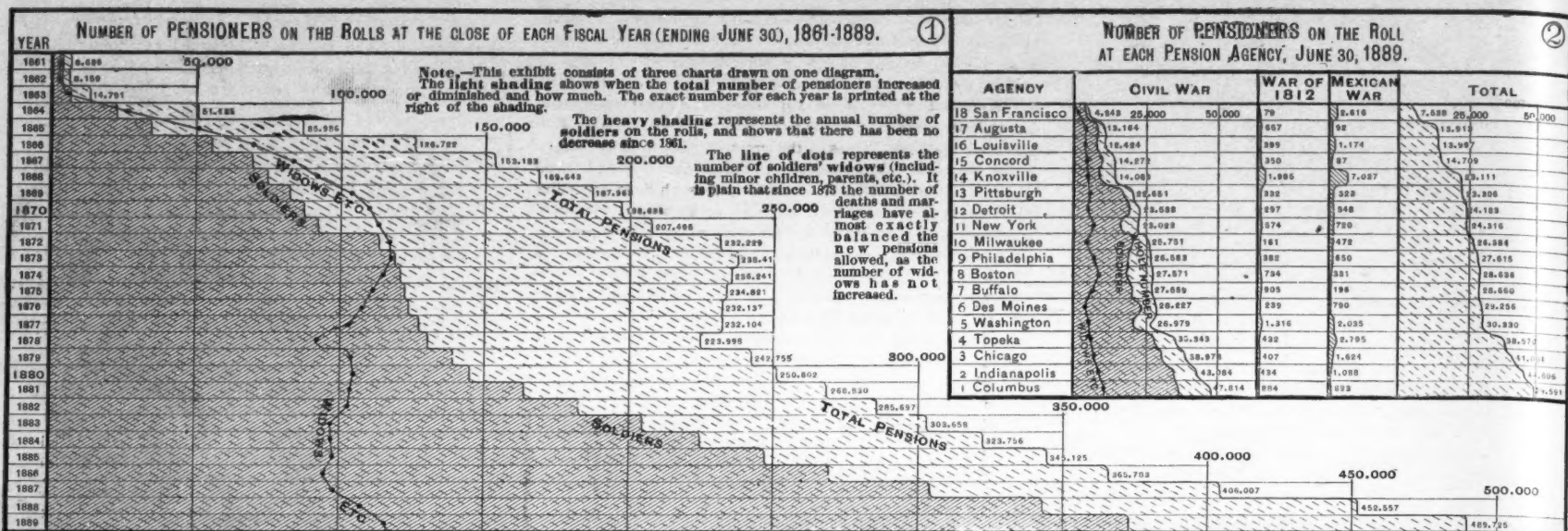
IT is impossible to understand by what process of reasoning a young man can imagine that he can repeatedly commit the crime of forgery with impunity. A large part of Kentucky is excited over the disappearance of W. Hume Clay from Paris, Ky., after forging the name of his aged and wealthy grandfather, Matthew Hume, to notes for over \$100,000. The crime extended over a period of two years, and the forger leaves an honored wife crazy with grief and shame.

SOCIALISM appears to be making headway in Belgium. A few days since there was a demonstration by 40,000 persons in Brussels to demand universal suffrage. Many women appeared in line. At a conference held at the close of the demonstration, it was resolved to summon a congress to sit from December 10th to December 15th, to consider the subject of a general strike. It is obvious that troubles of no ordinary character are likely to break out at any time in Belgium.

A UNIQUE double wedding recently occurred in Payson, Arizona Territory. Two couples, with 250 guests, all mounted, assembled on the main street, the brides dressed in riding-habits and the grooms in cow-boy regalia, while a justice of the peace, with the briefest of legal ceremonies, married them. One of the presents to the brides was as many head of cattle as the married pairs could find between then and sundown, and the chase was at once begun. Each bride secured eighteen head. Another unique wedding occurred at Reading recently, when a couple were married in a circus ring by a justice of the peace at the conclusion of the performance, amid the lusty cheers of the multitude.

THE advocates of civil-service reform, and especially our mugwump friends, who lose no opportunity to denounce the present Administration, have perhaps observed the figures given by their friend, Commissioner Roosevelt, during the recent Congressional examination. He said that in the last year and a half of President Arthur's Administration the appointments within the classified service numbered 378, and the removals 25; during the corresponding period of Mr. Cleveland's Administration the appointments were nearly three times as many, or 909, and the removals nearly four times as many, or 90; while in the first year of President Harrison's Administration the appointments have been only 399, or about what they were in Arthur's time, and the removals or resignations only 133. So that the record of the present Administration, as well as that of General Arthur, in the matter of civil-service reform, is a great deal better than that of President Cleveland.







## WALL STREET.—TIGHT MONEY.

THE shadow upon Wall Street is tight money. It is a decided dampener on speculation to have money loaning at from twelve per cent. to fifteen per cent., and some loans have been made lately at twenty-five and even forty per cent.

The tightness of money arises in large part from the exports of gold. I have blamed Secretary Windom for permitting these shipments by giving on demand to the exporting-houses gold bullion instead of gold coin. His defense—and it is, no doubt, a good one, so far as he is concerned—is that he is compelled to pay over bullion on demand by reason of the statute enacted at the suggestion of the late Director of the Mint, Mr. Burchard, in 1882. That statute conferred the authority upon the Secretary of the Treasury to pay out gold bars on demand instead of gold coin, and the Attorney-General holds that when the demand is made for bullion it must be met, notwithstanding the fact that in England such a request would always be met with a counter demand for a small premium sufficient to make the transaction unprofitable.

In the light of these facts it is the duty of Congress, an urgent duty, by the way, to repeal the statute of 1882, and it would not surprise me if the Secretary of the Treasury felt called upon, in his next annual report, to recommend some such action. He certainly will do so if he is aware of the gravity of the situation. It is a surprising fact, an extraordinary one, that, in view of the prevailing tightness of money here, some of our banks have lately been shipping coin instead of currency to interior points. Bills were not to be had, and the expense and risk of coin shipments have been necessitated. It would not be remarkable if, in view of this fact, our bankers should pay the small per cent. required and get gold abroad, thus bringing back to us some of the money recently taken from the National Treasury. This would afford prompt relief to the market.

Relief is also in sight from the issue of the new silver notes by the Treasury Department, and Secretary Windom can render no better service to the market than to print the issue of these as fast as possible. The offer to redeem \$15,000,000 of the outstanding 4½s at par, with interest to date of maturity, commands the approval of financial men on Wall Street.

The present outlook indicates a continued scarcity of money, and I hardly expect to see relief in the immediate future. Many predict tight money for the remainder of the year. With that view I am inclined to advise against the purchase of stocks at present, unless one can buy them on slumps, pay for them, and keep them for the rise that is certainly not far distant. The rapid rise in the price of farm products, of leather, and of silver will naturally stimulate speculation, and may lead the way to a general increase of prices. When that comes Wall Street will be ready to jump in and have a boom.

The remarkable advance in silver is caused, no doubt, by the passage of the Silver bill, but I also see signs of manipulation. It may be that the silver ring proposes to put up the price to a parity with gold, and then, when silver purchases cease, let it drop with a thud, gather it in, and prepare for another advance. After this trick has been played once or twice it will be "played out," I think. However, silver men ought to be satisfied with the results of silver legislation and be content with what they have, and not ask for more.

There was some comment over the failure to float the Coats Thread Company, Limited, with a capitalization of nearly \$30,000,000, estimated to be about three times what the property was valued at not long since. It is safe to say that there was a good sale at this price, or the company would not have sold out. We all know that good business properties are not sacrificed by men of experience in these times.

A correspondent at San Francisco writes me the prediction that if silver is placed on a parity with gold there will be a boom all around. He wants my judgment on the prediction. I would not be surprised if it were a safe one. In fact, I have intimated that it would be a good thing at every depression to pick up a line of stocks in preparation for the boom when it comes.

A correspondent at Dallas, Texas, wants to know whether or not he should pay his assessment as one of the stockholders of the Houston and Texas Central Railway. I should say not. The assessment is simply equivalent to the confiscation of the stock. Who ever heard of assessing a shareholder \$11.40 on every share of his stock, when the market price of it was hardly anything? It may interest my correspondent to know that a new suit has been brought in the Supreme Court by M. Gernsheim & Co., of Wall Street, to enjoin the proposed assessment. One of the claims made by the plaintiff is that the stockholders have been unjustly charged with interest on alleged intangible debts amounting to \$3,000,000 claimed to be due to other companies controlled by Mr. Huntington.

The railroad strike and rumors of a general upheaval in railroad circles, as well as tight money, helped the bears materially during the past week. Somehow or other, it seems as if the bears have been aided by natural and artificial causes in all their efforts to depress the market almost continuously for two years, but there must be an end to all things, and even bear ammunition must eventually give out.

In my investigations in reference to railroad properties, I have had, like every one else, to depend for accurate statistics on "Poor's Manual," and I am glad to announce to those of my readers who have this valuable publication, that the number for 1890, which is the twenty-third annual number of that well-known work, has just been published by H. V. & H. W. Poor, 70 Wall Street, and is now being supplied at the customary price of \$6 per copy. The Manual this year maintains the high standard of excellence which has been the chief cause of its well-earned reputation. The elaboration of detail in the presentation of the statements of the railroad companies has always been a characteristic feature of the Manual, and in this respect the current edition apparently surpasses any former issue. The special features introduced from time to time within recent years, such as the very excellent series of historical monographs of the leading railroad corporations, and the comprehensive tabular statements of bond obligations, their security, trustees, etc., are continued and extended. In addition, there is a new feature which deserves mention—the introduction of special maps of the leading railways of the country. These maps (51 in number) have evidently been

prepared with the greatest care, and are unquestionably the most valuable feature of the book introduced in recent years. Their excellence in a geographical sense is apparent to the most superficial observer, as, in addition to showing the lines of railroad in the territory covered, they also make clear its topographical features. But it is as an aid to investors that these new maps possess their chief value as a feature of the Manual. How many holders of securities in the great systems of this country are familiar with the ramifications of the companies' lines? And how many of those who are familiar with such lines can point them out readily on a general wall-map or an atlas? As these maps face the statements of the railroads which they represent, the inquirer can comprehend much more clearly the importance of each line, its connections and geographical location. It is to be hoped that similar maps will be presented in the next number of the work, to cover every important line in the country.

Jasper

## THE "GOSsoon."

ON page 64 will be found an admirable picture of the new Burgess flyer, the forty-foot sloop-yacht *Gossoon*, which has been covering herself and her designer with glory at the Marblehead races. The *Gossoon's* great rival in the Hemenway cup contests was the fast Scotch cutter *Minerva*, designed by William Fife, Jr. Mr. Fife and Mr. Burgess were both aboard their yachts, and had some exciting moments, particularly during the second day's race (Tuesday, the 19th inst.). On that occasion the Burgess yacht crossed the line one minute and fifty-three seconds ahead of the *Minerva*, but lost the race by two seconds on corrected time. It was a marvelously close fight from start to finish, the *Gossoon* gaining on the *Minerva* just one minute and forty-three seconds in a race of twenty-four miles.

## IN WEST ALBANY DURING THE STRIKE.

THE tracks of the New York Central Railroad run through the streets and suburbs of Albany for a distance of several miles. That point, accordingly, has been a storm centre during the strike. The passing through of a freight train, ordinarily the most commonplace and humdrum of occurrences, has become during the past fortnight or so an exciting, not to say thrilling, event. The hired janizaries known as "Pinkerton men," armed with Winchester rifles, have been in some instances posted on the tops of the freight cars, which for a while afforded fine moving targets for the missiles of the city hoodlums, who believe in rows on general principles. The strikers themselves have not resorted to violence, preferring to fight out their affair on an entirely different line. By the middle of last week the freight traffic began to show signs of re-animation, and some trains were sent out of West Albany in both directions. The effect of the withdrawal of the armed men at various points was found to be rather pacific than otherwise.

## A SECTION OF WONDERFUL RESOURCES.

CLIFTON FORGE, Va., is the terminus of the Western, Eastern, and James River divisions of the great Chesapeake and Ohio Railroad system. It is a town of about 3,500 inhabitants, and is in the centre of the richest iron district in the South, and midway of the vast natural wealth that burdens the entire country from the Blue Ridge on the east to Kanawha Falls on the west, unsurpassed for its mineral resources on the one side, and its supplies of coal, coke, and timber on the other. It has for its foundation established conditions representing over \$7,000,000 already invested in and around the town.

## CORPORATE ENTERPRISES.

The Low Moor Co.	\$1,500,000	Langdale Iron Co.	\$1,200,000
Prince's Furnace Co.	600,000	Kelley Furnace Co.	600,000
Ritch Patch Co.	400,000	South Iron Gate Co.	35,000
Iron Gate L. and I. Co.	100,000	Lester Mfg Co.	19,000
West Iron Gate Co.	100,000	Farmers' Nat'l Alliance	50,000
Douthat Survey Co.	300,000	Staunton Bld'g Co.	35,000
C. F. M. and D. Co.	200,000	Harrisonburg Bld'g Co.	32,000
C. and O. D. Co.	300,000	Iron Gate Inn.	25,000
Iron Gate Iron and Steel Co.	250,000	Banking and Loans Co.	60,000
C. and O. R. R. Hotel	75,000	Calle Furnace Co.	300,000
C. and O. R. R. Shops, etc.	500,000	Clifton Forge Co.	400,000

The Chesapeake and Ohio Railroad are erecting immense workshops, costing thousands of dollars, which will give employment to thousands of hands; other industries of smaller magnitude are springing up daily. The demand for houses is unprecedented, and a vacant room cannot be found. The Clifton Forge Company has about 1,000 acres of beautifully level land, having on it lithia, sulphur, iron, and alum springs. Iron ore, clays for tile, pottery, and brick, with coal, coke, and timber in close proximity. The company will have a public drawing and sale of lots on September 2d and 3d, 1890; the Knights of Pythias will furnish a barbecued dinner and refreshments, enlivened by the famous Stonewall Brigade Band. This arrangement will afford those who desire it two days' pleasure and profitable recreation in the picturesque mountain city of Clifton Forge. Reduced rates will be secured on all railroads.

The future success of Clifton Forge is assured, and it is not an extravagant estimate, considering the advantages which must contribute to its immediate growth and prosperity, to assume that it will number 50,000 people in less than a decade. General M. E. Ingalls has said that Clifton Forge is destined to be the Altoona of the South; and another, equally sagacious, has claimed that Pittsburg will some day find a rival in the busy hum of industry and the furnace fires which the future holds in store for Clifton Forge, Va. Descriptive illustrated pamphlet will be sent upon request made to B. D. Avis, Secretary and General Manager, Clifton Forge, Va.



WILLIAM RADAM, DISCOVERER OF RADAM'S MICROBE KILLER.

MICROBES,  
OR NATURE'S DESTROYING ELEMENT.

Microbes are small animalcules and fungi resemble small plants. Without microbes or fungi Nature could not destroy what she creates, because nothing could ferment or decay.

Microbes propagate from germs and by divisions, just like plants are propagated from seeds.

These small animalcules and fungi need certain temperature and moisture to make them grow; in this respect they differ not at all from the higher animals and plants. Warm and moist is the growing weather for plants—cold and dry retards their growth. Microbes want warm and moist to start fermentation and decay. Cold retards the growth of plants as well as the growth of animals, hence no fermentation takes place in ice. Conditions of life are similar, whether the creature be large or definitely small, and in all alike are chemical processes modified only by the condition of the organism, as a plant or an animal. Animals and plants take up oxygen and exhale carbonic acid gas. When the yeast plant is moistened and kept warm, directly it begins to ferment and to grow; as soon as it is mingled with the dough, the proper seed bed for yeast to grow in, the oxygen is consumed and carbonic acid gas is expelled, which raises the dough.

Without air no microbes can grow, no fermentation or decay can take place. Seeds have been found in the Egyptian tombs thousands of years old, still fresh and sproutable, because air and moisture could not reach them, hence they could not germinate, ferment and decay. Fruit is preserved on the same principle by putting it in bottles or cans; the air is expelled by heat and the vessel is sealed up. If all the air is expelled no fungus or microbes can grow, hence the fruit cannot ferment; but if some air is left, microbes at once take up the oxygen, and gases are produced which sometimes burst the vessel. This is called the fermenting process. Without fermentation, life would endure continuously. Nature could not destroy that which she creates, and sickness would be banished from this world and dissolution would not be the fate of organic growth.

When one thing feeds on another the other thing must suffer, hence it gets sick, ferments and decays.

No sickness, fermentation or decay can take place without microbes. Microbes or fungus is Nature's destroying element.

Even with the naked eye we can see the fungus that feeds, propagates, and grows on lumber, and that process ferments it and it rots. We can see the fungus on stale bread, fruit, hay, rocks, and many other things, but to see the microbes, magnifying instruments must be used. With the aid of such instruments we can see how microbes make vinegar, beer, wine; how they make sour milk. They are found on the leaves, the bark, the flowers, in the roots, and in the sap of plants. Animals and human beings are attacked and destroyed in the same way. There is not a spot on our body that is not attacked by some kind of a microbe; even the brain is attacked, hence we have insanity. Nature employs but one agent to effect organic changes, hence microbes or fungi are the one and sole cause of all diseases. By observing nature we know at once what disease is; we need not look for a name, as we know the cause of it. The specific name of a microbe has nothing to do with curing diseases. Those who cannot see what is daily and hourly set before them must be blind or stupidly stupid.

Now, if we would stay fermentation we must destroy the microbes which induce it. Several different processes are in use for that purpose. Lumber is preserved by drying, fungi being incapable of reproduction without moisture; or it may be protected by saturating it with antiseptic fluid, such as coal-tar or creosote, or being coated with paint containing lead or turpentine. Fine wood full of resin does not rot even in the ground; lead does not rot; hence we use both in paint to protect our houses with it. Meat and ham we saturate by smoke that contains antiseptics, such as creosote, while for fruits various chemical compounds are used, such as acetic and tartaric acids, salt, sugar, borax, glycerine, salicylic acid, alcohol or whisky, etc. We dry our clothing to protect it from fungi, and hay and other things are preserved on the same principle.

Many of the agents employed for this purpose are poisons, as we know. But does not the physician use precisely the very same thing in his effort to cure disease? He uses on living matter what the artisan and manufacturer uses on dead matter; but he dares not saturate the system of his patients with those drugs, because if he does he kills them. No microbes can be killed or diseases cured unless the antiseptic can be used in large quantities to saturate the body. It must go through every tissue, through every part of the body. Ninety per cent. of what the druggist sells as medicines is not antiseptic, and alcohol or whisky is employed in many of them to preserve the drug itself. If that be useful, would it not be better to drink the alcohol or whisky without the drugs? I put this question confidently to the intelligent reader. Whisky is one of the least dangerous antiseptics to be found, but it will not cure diseases, because we cannot saturate the body with it without its acting as a poison. Yet it is its antiseptic power that makes it valuable. There is something here for prohibitionists to consider. They cannot surely think that chloroform, cocaine, morphine, mercury, arsenic, belladonna, digitalis, calomel, and a host of other poisons are more harmless than whisky. If they do, let them read the medical journal and newspaper for one year, and they will find that poisonous drugs kill more people than whisky and murderous tools combined.

To cure disease we must have an antiseptic that is more powerful than any kind of poison or drug hitherto known, and it must be so harmless to the human system that we may take it in sufficient doses to permeate every tissue of the body and so purify the blood, and when that is clean, and kept clean, we preserve our life and can reach to an old age. With such a medicine or antiseptic all disease is curable. But medical science has not made the discovery. Such an agent is not in the *Materia Medica*. If it were there would be no room for doctors, and medical science would die out of institution. Destroy the devil, and the Salvation Army, Jesus is its only cause for existence. The trouble is that some people are not content unless they have the army and devil too.

The reader should do his own thinking and not let others think for him, else they will soon learn to profit by his ignorance. WM. RADAM.

In this connection, it is proper to say that attention has lately been directed to a most remarkable book, by William Radam, on *Microbes and Microbe Killer*. The whole subject is treated in a most thorough manner, and from it it would appear that microbes introduced into the system are the cause of all disease. Illustrations appear, showing these various microbes as seen through the microscope. Mr. Radam's genius is shown in the production of these illustrations, a process heretofore almost unknown. Following out the reasoning in the book, Mr. Radam seems something that will destroy the microbes. Abundant testimonials seem to indicate that his work in that direction has not been without fruits. The history of Mr. Radam is unique. Afflicted himself, and trying every remedy and the best medical aid, yet without benefit, he sought to find for himself something that would effect a cure, and as a result Radam's Microbe Killer is given to the world. A thorough and exhaustive reading of the book is recommended. Any man who discovers a medicine producing, according to testimonials, such beneficial results must expect adverse criticism and denunciation, yet Mr. Radam can well afford this if, in the end, suffering humanity is benefited.

Mr. Radam does not stop with what he has already done, but at his residence, 815 Fifth Avenue, New York City, keeps up his investigations. It is there that parties by addressing him can get his book.



### "A CLEVER BIT OF PHOTOGRAPHIC WORK."

THE winner of the first prize in FRANK LESLIE'S amateur photographic contest is John E. Dumont, of Rochester, son of General Dumont, supervising inspector-general of steam vessels at New York. The winning photograph is entitled "He cometh not, she said," and shows a country lass standing on the topmost step of a rustic stile holding on her arm a big tin pail. It is a clever bit of photographic work.—Troy Times.

THERE are a great many good railroads between Chicago and the East; some are better than others; the "Lake Shore Route" (L. S. and M. S.) is the best. It is the only line having a double track; it is the only unbroken all-rail line between Chicago and New York City, and the only line running a limited train from Chicago into New York City without a change or transfer of any kind. It is the line selected by the Government, on account of its superior facilities for prompt and reliable service, to run the famous Fast Mail Train. The train service is excellent, and the equipment embodies all that is modern in railway appliances. Send for folder. A. J. Smith, G. P. and T. A., Cleveland; C. K. Wilber, W. P. A., Chicago.

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### 1890.—"SUNSHINE AND MOONLIGHT"—1890.

ANOTHER CHRISTMAS AND NEW YEAR'S ANNUAL, BY "A MAN," OF THE ROCK ISLAND ROUTE, NOW READY FOR DISTRIBUTION.

THE "Boys and Girls of America," and adults as well, who have read the instructive pages of "Watt-Stephen" (1885), "Voltagal" (1886), "Petroleum" (1887), "Coal and Coke" (1888), and "Iron and Steel" (1889), will be pleased to know that the latest and brightest of the famous Rock Island Series, "Sunshine and Moonlight" (1890), now confidently awaits that chorus of approval which welcomed each of its predecessors.

"A Man" invites the attention of his inquisitive boy and girl visitors this year, to wonders in the heavens above, revealed by the telescope. He tells them all about the sun, moon, planets, satellites, fixed stars, comets, and their movements, and explains the laws by which they are governed. The achievements of science in the field of astronomical research are presented in language so clear as to be easily understood by all readers. The book fascinates, while it elevates and improves.

"Sunshine and Moonlight" comprises 112 pages, profusely illustrated with choice engravings. Its covers are ornamented with appropriate designs, beautifully printed in colors. Practically, it is a Christmas gift to the patrons and friends of the Rock Island Route, and will be sent post-paid to any part of the world (as also previous issues, if desired) at the nominal price of ten (10) cents per copy. Write your address plainly, and inclose ten (10) cents in stamps or coin, to John Sebastian, G. T. and P. A., Chicago.

USE ANGIOTONIA BITTERS, the world-renowned South American appetizer, of exquisite flavor.

**BROWN'S HOUSEHOLD PANACEA,**  
"THE GREAT PAIN RELIEVER," cures  
Cramps, colic, colds, all pains. 25 cents a bottle.

### Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria.  
When she was a Child, she cried for Castoria.  
When she became Miss, she clung to Castoria.  
When she had Children, she gave them Castoria.

"UNRIVALED" "WORLD RENOWNED"

# IMPERIAL GRANUM



SAFE, NOURISHING, DELICIOUS, PURE  
**FOOD**

THE GREAT AMERICAN DIETETIC PREPARATION FOR  
NURSING MOTHERS, INFANTS AND  
**CHILDREN**  
FOR  
**INVALIDS**  
CONVALESCENTS AND THE AGED.

THOUSANDS OF UNSOLICITED TESTIMONIALS AND  
CONSTANTLY INCREASING SALES PROVE  
**MERITED SUCCESS.**

(SOLD BY DRUGGISTS)  
(SHIPPING DEPOT.) JOHN CARLE & SONS-NEW YORK

### WHITTIER'S NEW POEM.

THE eminent and venerable poet, John G. Whittier, was recently invited to attend a reception given at Hawthorne's old home at Concord by Mr. and Mrs. D. Lathrop in honor of Mrs. John Logan. The poet declined the invitation because of the state of his health, but submitted what he called "some lines not inappropriate to the occasion." We reproduce them as follows:

#### OUR COUNTRY.

Our thought of thee is glad with hope,  
Dear country of our love and prayers;  
Thy way is down no fatal slope,  
But up to freer sun and airs.

Tried as by furnace fires, and yet  
By God's grace only stronger made;  
In future tasks before thee set  
Thou shalt not lack the old-time aid.

The fathers sleep, but men remain  
As true and wise and brave as they;  
Why count the loss without the gain?  
The best is that we have to-day.

No lack was in thy primal stock,  
No weakening founders builded here;  
There were the men of Plymouth Rock,  
The Puritan and Cavalier;

And they whose firm endurance gained  
The freedom of the souls of men,  
Whose hands unstained in peace maintained  
The swordless commonwealth of Penn.

And time shall be the power of all  
To do the work that duty bids;  
And make the people's Council Hall  
As lasting as the pyramids.

Thy lesson all the world shall learn,  
The nations at thy feet shall sit;  
Earth's furthest mountain-tops shall burn  
With watch-fires from thine own uplift.

Great, without seeking to be great  
By fraud or conquest—rich in gold,  
But richer in the large estate  
Of virtue which thy children hold.

With peace that comes of purity,  
And strength to simple justice due,  
So owns our loyal dream of thee,  
God of our fathers! make it true.

Oh, land of lands! to thee we give  
Our love, our trust, our service free;  
For thee thy sons shall nobly live,  
And at thy need shall die for thee.

### FOOD AND LABOR ON THE CONTINENT.

A CORRESPONDENT of the Philadelphia Press writes: "Prices for everything made by human hands in Europe grow cheaper as you go east from London toward Asia. This is because labor grows cheaper till we reach China, where skilled mechanics get ten cents per day. Skilled workmen, such as carpenters, brick masons, and railroad engineers, who earn from \$3 to \$5 a day in America, earn about \$1.50 a day in England, \$1.25 in France, \$1 in Belgium, 80 cents in Germany, 50 cents in Austria, and 30 cents in Hungary. I saw men laying brick for 40 cents per day in Vienna, while women were carrying mortar up a ladder to them for 20 cents per day. A plain gray or checked woolen suit of clothes, which costs, ready-made, \$16 in Philadelphia, costs \$12 in England and France, \$10 in Belgium, \$9 in Germany, \$8 in Austria, and \$7 in Hungary. That is, meat, bread, sugar, coffee, and all vegetables cost from one-third to one-half more there than in America, while plain clothing is from one-third to one-half cheaper than in America.

"In America wages are high and food is cheap, and the two grow higher and cheaper as you go west till you get beyond the Missouri, while in Europe wages are low and food is dear, and keep growing lower and dearer as you go east till you reach Asia, where wages go to almost nothing.

"The high price of food, especially meat, in Europe compels the poor man to give up meat and eat cereals. When he eats wheat or rye he can live as cheaply as a horse. The old slave in the South, who received, weekly, three and a half pounds of bacon, and all the meal, flour, and molasses he wanted for each member of his family, lived like a king compared to the average laboring man in Europe."

## TAMAR INDIEN GRILLON

\$400. Media (Pa.) Military Academy; Boys. Brooke Hall; Girls. Circulars free.

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CURES WHERE ALL ELSE FAILS.  
Best Cough Syrup. Tastes good. Use  
in time. Sold by druggists.  
CONSUMPTION

**FOR**  
Insect Stings  
Sore Eyes  
Eruptions  
Sore Feet  
Soreness  
Chafing  
Catarrh  
Bruises  
Sprains  
Blisters  
Boils  
Cuts  
Piles  
Female  
Complaints  
Mosquito Bites  
Sunburn **AND ALL**  
Inflammation  
REFUSE SUBSTITUTES  
BE SURE THAT BOTTLE  
WITH **BUFF WRAPPER**  
LOOKS LIKE THIS

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**POND'S EXTRACT COMPANY,**  
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HEATING-APPARATUS  
HOT WATER  
STEAM &  
WARM AIR FURNACES  
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OR FURNACE DEALER, OR SEND FOR ILLUSTRATED PAMPHLET (MAILED FREE)  
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SHADE ROLLERS  
Beware of Imitations.  
NOTICE  
AUTOGRAPH  
OF  
Stewart Hartshorn  
THE GENUINE  
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**\$500 Forfeit, if not Cured.**  
AND ALL DISEASES OF MEN.  
Sufferers should read Prof. Hubbell's Prize Essay. Full instructions for New Home Treatment that is secret and lasting. This valuable treatise sent free, and sealed. Address  
**LECLACHE INSTITUTE,**  
146 & 148 William St., New York

**WEAK** nervous sufferers from youthful folly, loss of manhood, weakness of body, mind, &c. I will mail you a copy of the "Magic Mirror." FREE, contains the mode of a simple and certain means of cure. Address Dr. F. B. Clarke, East Haddam, Conn.

**THE ROYAL DAUBER**  
AND  
**MUD SCRAPER.**  
ALWAYS GIVES SATISFACTION.  
Made only by  
**PEABODY AND PARKS.**  
SAMPLE BY MAIL 25 CTS. TROY, N.Y.

### The "Fischer Piano" at the White House.

EXECUTIVE MANSION,  
WASHINGTON, Dec. 16th, 1889.  
Gentlemen—It affords me much pleasure to inform you that the piano which I ordered from you for a Christmas present to my mother has been received. My mother joins me in expressing to you our great satisfaction with the piano, its tone being very sweet, sympathetic and powerful, and the touch and action all that could be desired. The case is beautiful in design and finish. I thank you for the careful attention you have given to this order.  
Yours truly,  
Russell B. Harrison

To Messrs. J. & C. FISCHER,  
110 Fifth Avenue, New York City.

**BEECHAM'S PILLS**  
(THE GREAT ENGLISH REMEDY.)  
Cure **BILIOUS** and  
**Nervous ILLS.**  
25cts. a Box.  
OF ALL DRUGGISTS.

**LADIES**  
Who Value a Refined Complexion  
**MUST USE**  
**POZZONI'S**  
**MEDICATED**  
**COMPLEXION**  
**POWDER.**

It imparts a brilliant transparency to the skin. Removes all pimples, freckles and discolorations, and makes the skin delicately soft and beautiful. It contains no lime, white lead or arsenic. In three shades; pink or flesh, white and brunettes.

**FOR SALE BY**  
All Druggists and Fancy Goods Dealers Everywhere.  
**BEWARE OF IMITATIONS.**

**SAVE MONEY.** Before you buy a **BICYCLE** or **TYPEWRITER**, send to A. W. GUMP & CO., DAYTON, OHIO, for prices. New Bicycles at reduced prices, and 400 second-hand ones. Bicycles, Gums and TYPE WRITERS taken in EXCHANGE

WHAT Uncle Sam and Aunt Columbia think, etc., of **WASHINGTON**, Eschelman, Llewellyn & Co., Seattle, Wash.

ESTABLISHED 1825.

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FOR  
Infants, Invalids and old People.  
"ADAMIRABLY ADAPTED TO RICH IN BONE-FORMING AND THE WANTS OF INFANTS." FLESH-PRODUCING ELEMENTS. PROMOTES THE HEALTHY ACTION OF THE BOWELS.

**NEAVE'S FOOD**  
BEST AND CHEAPEST.  
E. Fougere & Co. Agts. 30 N. William St., N.Y.

**FACIAL BLEMISHES.**  
The largest establishment in the world for the treatment of Hair and Scalp, Eczema, Moles, Warts, Superficial Hair, Birthmarks, Moth, Freckles, Wrinkles, Red Nose, Red Vellus, Oily Skin, Acne, Pimples, Blackheads, Barber's Itch, Scars, Fittings, Powder Marks, Bleaching, Facial Development, Hollow or Sunken Cheeks, etc. Consultation free at office or by letter. 128 page book on all skin and scalp affections and their treatment, sent sealed to any address on receipt of 10 cents.  
**JOHN H. WOODBURY, Dermatologist,**  
125 W. 42d St., New York City.  
FACIAL SOAP, at Druggists or by mail, 50 cents.

**IMPROVED OIL & LIME LIGHT**  
**SETS OF MAGIC LANTERNS**  
TEACH  
EARN  
MONEY  
PRINTED  
LECTURES  
**J. B. COLT & CO.**  
16 BECKMAN ST. NEW YORK.

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\$5.00 will secure these splendid chances for you.

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\$1,000,000, \$500,000, \$250,000, \$100,000, Etc., Etc.  
These Bonds are sold in accordance with the laws of the United States, and are not regarded as a lottery scheme by United States Courts. Every Bond must be redeemed with the Full Nominal Value, or draw a Premium.  
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**\$230 A MONTH.** Agents Wanted. 90 best selling articles in the world. 1 sample free. Address N. A. MARSH, Detroit, Mich.

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Eye-Glasses same price. Get with our celebrated "DIAMANT" lenses, usual price \$5.00. Upon receipt of \$3.50, we will send a pair of our Solid Gold Spectacles or Eye-Glasses. Send us your old glasses by mail, we will take your exact size from them and return them with the new ones. Upon request we will send you a mailing-box so you can safely mail us your old glasses. If your old glasses don't suit, or if you have never worn glasses, we will furnish free a measure for fitting your eyesight exactly. This method of fitting eyes never fails. Satisfaction guaranteed or money refunded. This offer for a limited time only. It is intended solely to introduce the goods for our wholesale trade. **N. A. MARSH & BRO., Opticians, 120 South 9th St. Philadelphia, Pa. Sole Manufacturers.**

★ **THE STAR BANJO** ★  
Is made on entirely new principles and produces the most desirable quality of tone combined with the greatest volume and carrying power, making it the finest instrument extant for stage or parlor use. PRICE LIST MAILED FREE.  
**LYON & HEALY, Chicago.**



## CONSUMPTION,

IN its first stages, can be successfully checked by the prompt use of **Ayer's Cherry Pectoral**. Even in the later periods of that disease, the cough is wonderfully relieved by this medicine.

"I have used Ayer's Cherry Pectoral with the best effect in my practice. This wonderful preparation once saved my life. I had a constant cough, night sweats, was greatly reduced in flesh, and given up by my physician. One bottle and a half of the Pectoral cured me."—A. J. Eidson, M. D., Middleton, Tennessee.

"Several years ago I was severely ill. The doctors said I was in consumption, and that they could do nothing for me, but advised me, as a last resort, to try Ayer's Cherry Pectoral. After taking this medicine two or three months I was cured, and my health remains good to the present day."—James Birchard, Darien, Conn.

"Several years ago, on a passage home from California, by water, I contracted so severe a cold that for some days I was confined to my state-room, and a physician on board considered my life in danger. Happening to have a bottle of Ayer's Cherry Pectoral, I used it freely, and my lungs were soon restored to a healthy condition. Since then I have invariably recommended this preparation."—J. B. Chandler, Junction, Va.

**Ayer's Cherry Pectoral,**

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.  
Sold by all Druggists. Price 21; six bottles, \$5.

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Finest mountain resort in the world.

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"SUMMER EXCURSIONS," a handsomely illustrated book, giving descriptions of the Hudson River, Catskill Mountains, Saratoga, and other New York State resorts, will be mailed on receipt of five cents postage.

"SUBURBAN HOMES" in the vicinity of New York. Every head of a family should own a home. The garden spot for suburban residence is on the line of the West Shore Railroad, and what is more, building plots are for sale at reasonable prices. "Suburban Homes," issued by the West Shore, gives full information and names of parties who have land for sale. Copy will be mailed on receipt of two cents postage.

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Morphine Habit Cured in 10 to 20 days. No pay till cured. Dr. J. Stephens, Lebanon, Ohio.

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HALF PRICE, \$5 AND UP.

POSITIVELY CURES RHEUMATISM, NEURALGIA, LIVER, KIDNEY and EXHAUSTING NERVOUS DISEASES of both sexes. 100 degrees of Electricity. GUARANTEED latest improved, most powerful MEDICAL ELECTRIC BELT in the WORLD. Pamphlets free.

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Cures Constipation and Sick Headache. Free samples at all druggists or 819 W. 46th St., N.Y.

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PROTECTIVE TARIFF.—Father—"Clara, what game was that you were playing when I looked in the parlor last night?" Clara—"Hide and seek." Father—"What was the kissing for?" Clara—"Oh, that was the duty on the hides."

NICE GIRL.—Gus—"If you don't give it to me at once I'll kiss you." Madge—"And if I do give it to you will you let me alone?" Gus—"Certainly." Madge—"Well—you can't have it."

A GREAT contractor—the girl who laces tightly.—Boston Herald.

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Is Complete without Soup.

By Using Armour's Beef Extract,



you can make delicious soup for six persons at a total cost of ten cents.

Armour's Extract. For Soups, Sauces, Bouillon or Beef Tea.

The Strongest, Richest, Most Nutritious, AND THEREFORE

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can safely Reduce Weight and Cure Corpulency permanently by taking **TRILENE TABLETS** (Regd.) for a few weeks. They are small, agreeable, harmless, and never fail to IMPROVE both HEALTH and FIGURE without Change of Diet. An English Countess writes:—"Your Trilene Tablets act admirably." Send Postal Note for 75 cents to THE TRILENE CO., Sole Proprietors, 834 Broadway, New York.

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## Golden Hair Wash.

This preparation, free from all objectionable qualities, will, after a few applications, turn the hair that Golden Color or Sunny Hue so universally sought after and admired. The best in the world, \$1 per bottle; six for \$5. R. T. BELLCHAMBERS, Importer of fine Human Hair Goods, 317 SIXTH AVENUE, NEW YORK.

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Wonderful Discovery. Painless and Secret Cure at Home. Thousands of References. Book (sealed) FREE. No confinement. Dr. KANE, 174 Fulton St., N. Y.

## NERVOUS DEBILITY,

The result of youthful folly, vice, or abuse, perfectly and lastingly cured, or

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Varicocele cured. Illustrated book free.

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"PARTED BANG" Made of natural CURLY hair, guaranteed "becoming to ladies who wear their hair parted, \$6 up, according to size and color. Beautifying Mask, with prep'n \$2. Hair Goods, Cosmetics, etc., sent C. O. D. anywhere. Send to the mfr for Illustrated Price-List. E. BURNHAM, 71 State St. (Cent'l Music Hall) Chicago.

## Rowland's Odonto

A PURE, FRAGRANT, NON-GRITTY TOOTH POWDER. WHITENS THE TEETH, PREVENTS AND ARRESTS DECAY, HARDENS THE GUMS AND SWEETENS THE BREATH. ASK DRUGGISTS FOR ROWLAND'S ODONTO, OF 80 HATTON GARDEN, LONDON, ENGLAND.

## OUR SECOND PHOTOGRAPHIC CONTEST.

\$1,000 GIVEN AWAY IN AWARDS.

As an encouragement to amateur photographers, Frank Leslie's Illustrated Newspaper announced during the latter part of April last that it would give \$250, divided into three awards, for the best specimens of photographic work done by amateurs which might be sent in before the 1st of August. At the same time it stated that should sufficient interest be manifested in the matter, it would follow the first contest by still another competition of even greater interest. The first contest has just closed, and has proved to be an exceedingly popular one; and in pursuance of their promise the publishers are therefore very glad to offer the following awards, to be competed for by amateur photographers exclusively, in a second contest:

FIRST—An award of \$135 in cash (or \$300 in case the successful contestant is a subscriber to the paper) to the amateur photographer sending us the most perfect and artistic specimen of work done solely by himself or herself from the time of making the exposure to the mounting and finishing of the photograph.

SECOND—An award of \$75 in cash (or \$100 if the successful contestant is a subscriber to the paper) to the amateur photographer sending us the second best specimen of work done solely by himself or herself from the time of the exposure to the completion of the photograph.

THIRD—An award of \$50 in cash (or \$75 if the successful contestant is a subscriber to the paper) to the amateur photographer sending us the third most perfect and artistic specimen of work done solely by himself or herself from the time of the exposure to the printing and finishing of the photograph.

FOURTH—An award of \$35 in cash (or \$50 if the successful contestant is a subscriber to the paper) to the amateur photographer sending us the next most perfect and artistic specimen of work, the exposure of which has been made solely by himself or herself, and the developing, mounting or finishing by others.

FIFTH—An award of \$30 in cash (or \$25 if the successful contestant is a subscriber to the paper) to the amateur photographer sending us the second best specimen of work, the exposure of which has been made solely by the contestant, and the developing, mounting or finishing by others.

SIXTH—An award of \$10 in cash (or \$30 if the successful contestant is a subscriber to the paper) to the amateur photographer sending us the third best specimen of work where assistance has been rendered him or her by others subsequent to the time of making the exposure.

SEVENTH—An award of \$8 in cash (or \$15 if the successful contestant is a subscriber to the paper) for the fourth best specimen of work done by an amateur photographer without assistance from others.

EIGHTH—An award of \$6 in cash (or \$10 if the successful contestant is a subscriber to the paper) for the fifth best specimen of work done by an amateur photographer without assistance from others.

NINTH—An award of \$5 in cash and an award of \$4 in cash (or \$8 and \$7 respectively, if the successful contestants are subscribers to the paper) for the fourth and fifth best specimens of work respectively done by amateur photographers where assistance has been rendered by others subsequent to the time of making the exposure.

As in the first contest, a page of the paper will be devoted each week to the reproduction of the choicest pictures received from week to week, and at the close of the competitive period the successful photographs will be published. The awards will be made, as before, by a committee, consisting of Mr. G. Pach, the well-known photographer of New York City, and Mr. Joseph Becker, the head of the art department of Frank Leslie's Illustrated Weekly.

N. B.—AWARDS TO PROFESSIONALS.

The publishers also offer the following awards to professional photographers:

FIRST—An award of \$135 (or \$300 if the successful contestant is a subscriber to the paper) to the professional photographer who shall send us the most artistic, most perfect, and most interesting photograph of American scenery.

SECOND—An award of \$75 (or \$100 if the successful contestant is a subscriber to the paper) to the professional photographer who shall send us the best photograph of an American city, street, or town view.

THIRD—An award of \$50 (or \$75 if the successful contestant is a subscriber to the paper) to the professional photographer who shall send us the best photograph of American architecture.

FOURTH—An award of \$35 (or \$50 if the successful contestant is a subscriber to the paper) to the professional photographer who shall send us the second best photograph of American scenery.

FIFTH—An award of \$30 (or \$50 if the successful contestant is a subscriber to the paper) for the second best photograph of an American city, street, or town view, done by a professional photographer.

SIXTH—An award of \$15 (or \$25 if the successful contestant is a subscriber to the paper) to the professional photographer who shall send us the second best photograph of American architecture.

SEVENTH—An award of \$10 (or \$20 if the successful contestant is a subscriber to the paper) for the best figure photograph sent in by a professional photographer.

It is understood that the privilege of reproducing any or all of the photos which may be sent in by each contestant is given to the publishers of Frank Leslie's Weekly, and that the photographs themselves become the property of said paper, if the publishers so desire.

As in the case of the amateur contest, we will reproduce the best specimens as they come in from week to week, and will make the award as soon after the close of the contest as possible.

Whether a contestant is a subscriber or not, will have no weight whatever in the rendering of the decisions. Each competition is open to everybody in its respective field. A subscriber will have an extra advantage, after a decision is arrived at, of receiving a larger amount by 50 per cent. than he would were he not on our subscription list. A person can subscribe for the "Weekly" for one, six or twelve months, as he or she may choose, only the subscription must be received by us prior to the date of the closing of the contests to permit of its falling under the subscription class.

## RULES GOVERNING THE CONTESTS.

The contests will close December 1st, 1890, and the prizes will be awarded as soon thereafter as possible. All entries in the contests must be received by us before December 1st.

No restriction is made as to the number of photographs sent in by any one contestant, nor as to date or time of taking them, excepting that photographs which have been entered in our first contest cannot be received in the present competition.

The photographs must be sent in mounted and finished complete, and must in all cases, when forwarded by mail or express, be fully prepaid, otherwise they are liable to rejection.

The size of the photograph can be as large or as small as the judgment of the contestant may dictate.

The subject of the photograph may be scenery, figures (animate or inanimate), architecture (exterior or interior views), or any object which the contestant may choose.

The contestant must fill out the following blank (cutting the same from the paper), and send it in with the photograph or package of photographs which he desires to enter in the contest. Each entry in the competition must be accompanied by one of these blanks properly filled out. An entry, however, can consist of one or a number of photographs, as stated above, and when sent in at one time but one blank is required. If a number of photographs are sent in by the same contestant at different times, they must each time be accompanied by a blank, filled out as stated.

In addition to sending the blank below, the contestant will kindly write his name and address on each photograph he may send in.

All entries and communications must be addressed as follows:

ARKELL & HARRISON,

JUDGE BUILDING, NEW YORK CITY.

Photographic Contest.

## PHOTOGRAPHIC CONTEST, FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

Name.....

Address.....

Whether Professional or Amateur.....

If Amateur, state whether work was done with or without assistance from others.....

How many photos are inclosed.....

Date.....



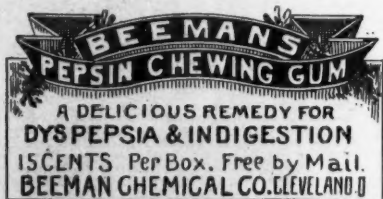


THE CAUSE OF THE PREVALENCE OF ICEBERGS—"Frank Leslie's Expedition" is hard at work in Alaska.

## ROYAL BAKING POWDER

**Absolutely Pure.**

A cream of tartar baking powder. Highest of all in leavening strength.—U. S. Government Report, August 17, 1889.



**THE GREAT WICHITA VALLEY,**  
Northwest Texas.  
We have for sale wheat lands of best quality in tracts of 40 acres and upward along the line of the Wichita Valley Railway, now under construction. One year's product will pay whole cost of these lands. The railway will be completed July 15th, 1890. Apply to agent, Wichita Colony, at the new town of Dundee, in Archer County, or at Wichita Falls, Texas.  
WM. F. SUMMERVILLE, 508 Main St., Fort Worth.

## B. Altman & Co.,

18th St., 19th St. and 6th Ave.,

New York,

are now prepared to take orders in their

**Dressmaking Department,**

for Dresses copied from advanced styles of Paris Garments, and of Fall Importations of English and French Dress Goods.

"THIS IS AN AGE OF APOLLINARIS WATER."  
Walter Besant.

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The well-known Yellow Labels of the Apollinaris Company, Limited, are protected by Perpetual Injunctions of the Supreme Court.

Beware of bottles bearing the genuine Apollinaris labels but refilled with a spurious article.

**LOOK AT THE CORK,**

which, if genuine, is branded with the name of the Apollinaris Company, Limited, and the words "Apollinaris Brunnen" around an anchor.

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## IRISH FLAX THREADS

In Every Variety.

**LADIES, Use the Best!**

Button-sewing, Lace-making, Embroidery, OR OTHER FANCY WORK.

Sold by all Respectable Dealers throughout the Country.

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Investments pay 10 to 30 per cent. profit annually. Send for maps, circulars, and information. If you have money to loan, we can make it net you 7 per cent. per annum. F. N. LANG & Co., Financial Agents.

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Buy and sell Stocks, Bonds, and Oil for cash or on margin. Interest allowed on deposits.  
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## The New Game! TIDDLEY WINKS.

By mail on receipt of Fifty cents.  
PUBLISHED BY  
E. I. HORSMAN, 50 & 52 William St., N. Y.

1789.

1890.

## Good morning Have you used PEARS' SOAP?

More than a hundred years ago Pears' Soap began in London its mission of cleanliness. To-day its use is universal, and more people than ever before acknowledge its superiority—a sure evidence that its mission has been successful.

**BE SURE TO GET THE GENUINE PEARS' SOAP, AS THERE ARE VILE IMITATIONS.**



## "COLUMBIAS" HIGHEST GRADE ONLY.

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